

A STUDY OF THE LEVELS OF LIVING OF THE  
HOUSEHOLDS OF FARM OPERATORS IN THE  
STILLWATER CREEK WATERSHED

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By

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## CHAPTER I

### INTRODUCTION



## CHAPTER I

## INTRODUCTION

The way people live in households and families has long held an important place in rural sociological theory and research.<sup>1</sup> While knowledge concerning the quantity and quality of goods and services consumed by farm people is of vital importance, both to persons interested in rural research and to persons interested in rural action programs, few studies of this nature have been made in Oklahoma.<sup>2</sup> The stress placed on planning in the various rural action programs in recent years has made apparent the need for factual studies of this sort.

The present study is one of the few made in this field in connection with the Soil Conservation Service of the United States Department of

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<sup>1</sup> Since many reviews of the literature in the field of levels of living are available, no review will be attempted in this study. An excellent annotated bibliography of the literature in this field is to be found in F. M. Williams and C. C. Zimmerman, Studies of Family Living in the United States and Other Countries: An Analysis of Material and Method, Miscellaneous Publication 223, United States Department of Agriculture, Washington, D. C., 1935. C. C. Zimmerman, "Objectives and Methods in Rural Living Studies," Journal of Farm Economics, 9: 223-237, 1927 and E. L. Kirkpatrick, The Farmer's Standard of Living, The Century Company, New York, 1929 also contain valuable discussions of the work in this field.

<sup>2</sup> Some phases of the level of living of the households of Oklahoma farm operators have been treated in the following publications: O. D. Duncan and J. T. Sanders, A Study of Certain Economic Factors in Relation to Social Life Among Oklahoma Cotton Farmers, Bulletin 211, Oklahoma Agricultural Experiment Station, Stillwater, Oklahoma, 1933 and O. D. Duncan, "A Summary of Family Living Expenditures on 562 Oklahoma Farms in the North Central Wheat Area in 1932-33," Current Farm Economics, 7: 8-11, 1934. Levels of living and housing will be treated in detail in W. H. Sewell's current project "A Study of Certain Social Correlatives of Farm Tenure Status in Selected Areas of Oklahoma." This is a Purnell project of the Department of Sociology and Rural Life, Oklahoma Agricultural Experiment Station, Stillwater, Oklahoma.

Agriculture.<sup>3</sup> The original survey from which these data were obtained was made by the Oklahoma Agricultural Experiment Station.<sup>4</sup>

The data were collected a few months after the beginning of the Soil Conservation Service program in the Stillwater Creek watershed. One of the purposes of the original study was to obtain information concerning the level of living of the farm households in this area.<sup>5</sup> It was hoped that these data would serve as a basis for studying subsequent changes which might be attributable to the Soil Conservation Service program.

#### Purpose of the Study

The purpose of this study is to present a quantitative analysis of the level of living of the households of the farm operators in the Stillwater Creek watershed. Special attention will be given to the nature and extent of the variations in the major household consumption disbursements according to the tenure status and race of the households under consideration.

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- <sup>3</sup> The following is a preliminary report of a level of living study made by the Soil Conservation Service in another area in Oklahoma: C. M. Mickey, Standards of Living of Negro Farm Tenants In and Near a Soil Conservation Demonstration Area and a Camp Work Area in Oklahoma, unpublished manuscript, Division of Economic Research, Soil Conservation Service, United States Department of Agriculture, Stillwater, Oklahoma, 1939.
- <sup>4</sup> Two related Master's theses have been written on these data. They are: W. J. Fessler, The Economic and Tenure Status of 769 Farmers in the Stillwater Creek Area, unpublished Master's thesis, Department of Agricultural Economics, Oklahoma Agricultural and Mechanical College, Stillwater, Oklahoma, 1938 and R. T. Bailey, A Study of Some Age Relationships of Stillwater Creek Drainage Area Farm Operators to Their Tenure, Income and Financial Status, unpublished Master's thesis, Department of Agricultural Economics, Oklahoma Agricultural and Mechanical College, Stillwater, Oklahoma, 1939.
- <sup>5</sup> Anyone interested in a more complete discussion of the purposes of the original study should consult O. D. Duncan and P. B. Boyer, "Some Characteristics of Farmers on the Stillwater Creek Watershed," forthcoming article in The Southwestern Social Science Quarterly.

## Scope of the Study

The major household consumption disbursements to be analyzed in this study are: food (including value of food received in exchange for farm products and value of food produced and consumed at home), clothing (including value of clothing received from charitable organizations), household maintenance (including value of fuel produced and consumed at home), health, personal, advancement, and automobile. It is believed that the value of these seven items constitutes the best available measure of the level of living of the households under consideration.

The principal basis of comparison to be used in this study is tenure classification. According to tenure status, the farm operators are divided into owners and tenants. The owners are further subdivided into owners additional and owner operators; and the tenants are further subdivided into cash tenants, share tenants, and sharecroppers.<sup>6</sup> Some comparisons will also be made on the basis of race. According to race, the farm operators are divided into Whites and Negroes.

Some of the other aspects of level of living will also be analyzed.<sup>7</sup> These include housing, current investments, and participation in organized groups. Certain supplementary data pertaining to the households under consideration will be briefly treated. These include information concerning some of the economic, bio-social, and social characteristics of the households.

For purposes of this study the term "level of living" is defined as those goods and services that a family or a household consumes in a

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<sup>6</sup> See Appendix A for definitions of terms.

<sup>7</sup> For data available for analysis see the field schedule. This may be found in Appendix B.



given period of time.<sup>8</sup> The writer is aware that there are other consumption items included in this definition than those included in this study. However, in view of the fact that no attempt was made to get at these factors in the original study, they must be omitted from this analysis.

Since there is much confusion in this field concerning terminology, the concepts "standard of living" and "norm of living" are here defined. These terms are quite frequently confused with the concept "level of living." The term "standard of living" is defined as those goods and services that a family or a household hopes to consume at some future time. In other words, it is a goal toward which the persons concerned are striving. The term "norm of living" is defined as those goods and services that a family or a household should consume. This goal is set by interested outsiders and represents what they believe the persons concerned should consume.

#### Description of the Sample

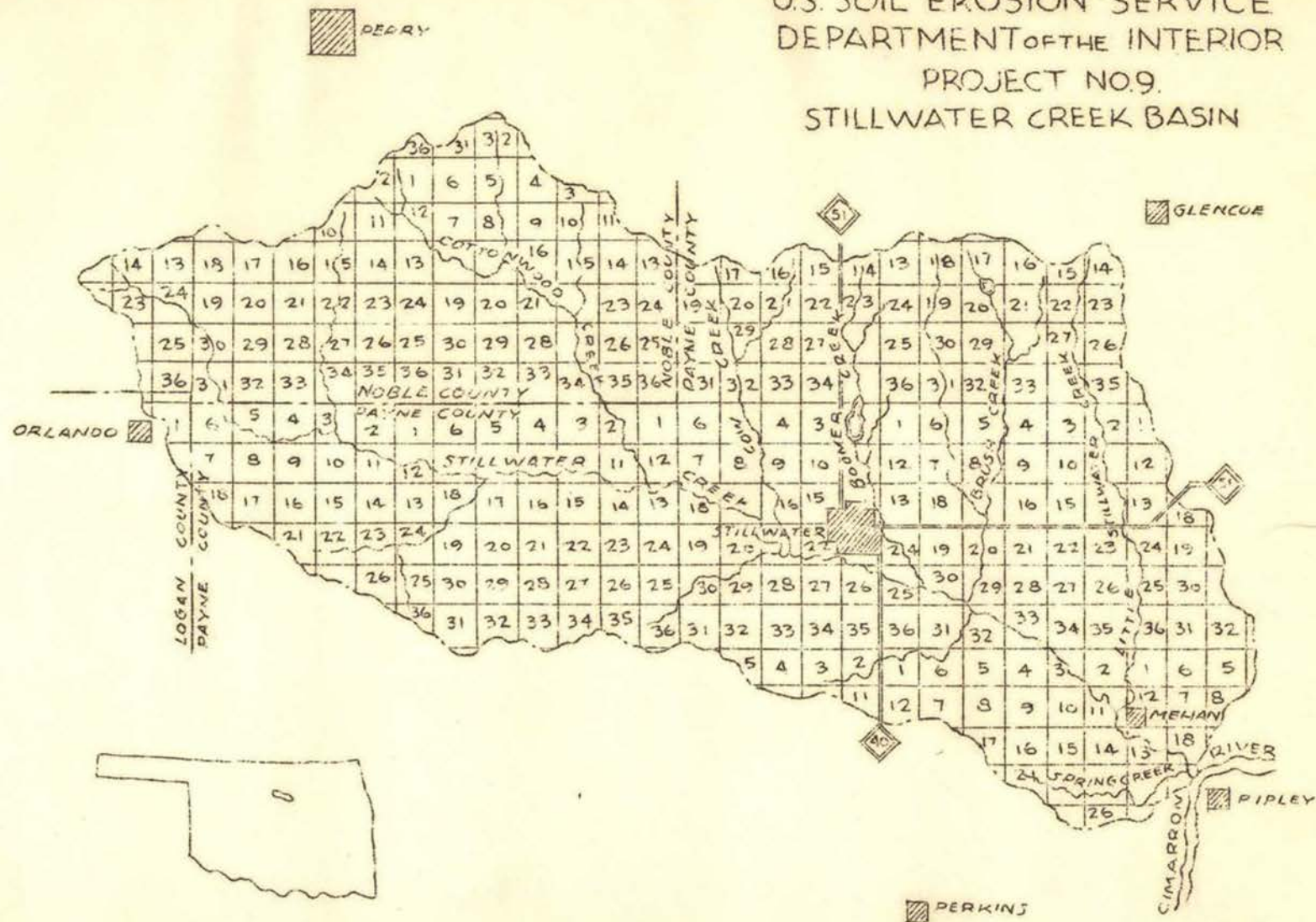
The Stillwater Creek watershed is located in Logan, Noble, and Payne Counties. (See Figure 1, page 6 for map of the area). The data used in this study are for the calendar year 1933. The field schedules were taken in the Spring of 1934.

At the time of the field survey the Stillwater Creek watershed included approximately 1,000 farms. These 1,000 farms covered an area of about 177,000 acres. The field enumerators were successful in obtaining schedules concerning 755 farms or roughly 75 percent of the total.

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<sup>8</sup> Some readers may be interested in comparing the definitions adopted for use in this study with those of recognized authorities in this field. In this connection see Appendix C.

U.S. SOIL EROSION SERVICE  
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STILLWATER CREEK BASIN



Map of the Stillwater Creek Watershed



The present study is limited to an analysis of the level of living of the households of farm operators. It was necessary to eliminate 106 of the schedules because they either dealt with farm laborers or were incomplete. Since the sample is large it is probably safe to assume that the remaining 649 cases are representative of the farm operators of the area.

According to tenure status the farm operators were about evenly divided between owners and tenants, 313 (48.2 percent) being owners and 336 (51.8 percent) being tenants. The divisions within the owner and tenant categories were, however, not so evenly distributed, there being 121 (18.6 percent) owners additional, 192 (29.6 percent) owner operators, 113 (17.4 percent) cash tenants, 186 (28.7 percent) share tenants, and 37 (5.7 percent) sharecroppers.

In 1935 the tenure distribution was found to be about the same as that of the sample, 52.0 percent of the farm operators being owners and 48.0 percent being tenants.<sup>9</sup> These data indicate that in respect to tenure status the sample satisfactorily represents the area, the differences between the sample and the Census being only 3.8 percent.

The tenure distribution of Whites and Negroes is quite different. By tenure status the White farm operators were distributed as follows: 305 (49.1 percent) owners and 316 (50.9 percent) tenants. The White tenure classifications may be further broken down as follows: 117 (18.8 percent) owners additional, 188 (30.3 percent) owner operators, 110 (17.7 percent) cash tenants, 181 (29.2 percent) share tenants, and 25 (4.0 percent) sharecroppers.

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<sup>9</sup> The computations necessary to obtain these figures were made from United States Census of Agriculture data by E. A. Tucker, Division of Economic Research, Soil Conservation Service, United States Department of Agriculture, Stillwater, Oklahoma.

The Negroes present a much different picture, the bulk of them being on the lower rungs of the agricultural ladder. By tenure status the Negro farm operators were distributed as follows: 8 (28.6 percent) owners and 20 (71.4 percent) tenants. The Negro tenure classifications may be further broken down as follows: 4 (14.3 percent) owners additional, 4 (14.3 percent) owner operators, 3 (10.7 percent) cash tenants, 5 (17.8 percent) share tenants, and 12 (42.9 percent) sharecroppers.

Racially the sample was very unequally divided, 621 (95.7 percent) of the farm households being White and only 28 (4.3 percent) being Negro. The 1935 Census of Agriculture<sup>10</sup> gives about the same racial distribution for Payne County (in which lies most of the Stillwater Creek watershed), 2,633 (96.0 percent) of the farms being occupied<sup>11</sup> by Whites<sup>12</sup> and 110 (4.0 percent) being occupied by Colored people.<sup>13</sup> These data indicate that in respect to race the sample satisfactorily represents the area, the differences between the sample and the Census being only 0.3 percent. Here it is necessary to point out that, while the Whites and Negroes in this study vary greatly in regard to many factors, few comparisons which are meaningful can be made because of the small absolute size of the Negro sample. Actually the Negro picture may be brighter than these few cases indicate; on the other hand, it may be gloomier.

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<sup>10</sup> United States Census of Agriculture: 1935, Reports for States with Statistics for Counties and a Summary for the United States, second series, volume II, p. 726, Bureau of the Census, United States Department of Commerce, Washington, D. C., 1936.

<sup>11</sup> The sample data are based on farm "operators" while the Census data are based on farm "occupants."

<sup>12</sup> "White," as defined by the United States Census, includes Mexicans and Hindus, and "Colored" includes Negroes, Indians, Chinese, Japanese, all other nonwhite races, and mixtures of White and Colored races.

<sup>13</sup> The 1935 data show that 61 farms were occupied by both White and Colored people. For this reason they were not used in computing these percentages.

## CHAPTER II

### SOME CHARACTERISTICS OF THE HOUSEHOLDS

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In an attempt to further describe the households with which this study deals, some of their economic, bio-social, and social characteristics will be treated in this chapter.

## Economic Characteristics

The economic characteristics to be treated in this chapter are net wealth, gross cash income,<sup>1</sup> and size of farm. The net wealth of the farm households is important to this study since it is a reflector of their past earnings and is probably an indicator of their future economic status. The gross cash income figure is a rough indicator of the economic status of the households and of the magnitude of the farm enterprise. Since ordinarily most of a farm household's income is from the sale of farm products, the amount of land operated probably bears some relationship to its income and level of living.

## Net Wealth

As Table 1 shows, the mean net wealth per household for all of the 649 cases was \$3,045. The owners were much wealthier than the tenants, the figure for the former being \$5,603 while that of the latter was only \$662. Differences in the value of capital goods owned were largely responsible. Several of the owners homesteaded in this area in the early part of the century and thus received a considerable economic advantage. Both of the subdivisions of the owner category had relatively high mean net wealth figures, that of the owners additional being \$4,521 and that of

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<sup>1</sup> It was not possible to obtain the net cash income figures because of incomplete information concerning the farm business.



the owner operators \$6,285. On the other hand, all of the tenant groups had low mean net wealth figures, the range being from \$154 for the sharecroppers to \$730 for the share tenants.

Table 1

Mean Net Wealth per Household According to Tenure Status and Race

Tenure Status and Race	Number of Cases	Mean Net Wealth
All Households	649	\$3,045
Owners	313	5,603
Owners Additional	121	4,521
Owner Operators	192	6,285
Tenants	336	662
Cash Tenants	113	715
Share Tenants	186	730
Sharecroppers	37	154
Whites	621	3,102
Negroes	28	1,783

The differences in mean net wealth per household between the two races were not as marked as between the owners and tenants, the figure for the White households being \$3,102 and for the Negro households \$1,783. However, the figure for the Negro households loses much of its significance when it is taken into consideration that more than 78 percent of the total Negro wealth was possessed by three of the households. The mean net wealth of the remaining 25 Negro households was only \$436.

#### Gross Cash Income

As is shown by Table 2, the mean gross cash income for the year 1933 of the 648 households on which data were available was \$804. For the owners the figure was much greater than for the tenants, that of the former being \$1,084 while that of the latter was only \$544. Both of the owner

groups had a greater mean gross cash income than any of the tenant groups. The figures range from \$255 for the sharecroppers to \$1,246 for the owners additional. Likewise, great differences are found when the racial groups are compared, the figures being \$817 for the Whites and \$518 for the Negroes.

Table 2

Mean Gross Cash Income per Household According to Tenure Status and Race

Tenure Status and Race	Number of Cases	Mean Gross Cash Income
All Households	648	\$ 804
Owners	312	1,084
Owners Additional	121	1,246
Owner Operators	191	981
Tenants	336	544
Cash Tenants	113	619
Share Tenants	186	557
Sharecroppers	37	255
Whites	620	817
Negroes	28	518

#### Size of Farm

As Table 3 shows, the mean size of farm per household for all of the 649 cases was 173 acres. The owners operated slightly larger units than the tenants, 184 acres being the figure for the former as compared with 163 acres for the latter. The owners additional, on the whole, farmed considerably more land than any of the other tenure groups. Both the cash tenants and the share tenants operated somewhat larger farms than the owner operators. The relatively small mean size of the farms of the owner operators may be partially explained by the fact that many of the operators in this category were in a state of semi-retirement. As might be expected, the sharecroppers operated farms that were considerably smaller, on the



whole, than those of the other tenure groups.

Table 3

Mean Size of Farm per Household According to Tenure Status and Race

Tenure Status and Race	Number of Cases	Mean Size of Farm (in acres)
All Households	649	173
Owners	313	184
Owners Additional	121	236
Owner Operators	192	151
Tenants	336	163
Cash Tenants	113	173
Share Tenants	186	166
Sharecroppers	37	116
Whites	621	175
Negroes	28	128

The mean size of the farms operated by the Whites was much larger than that of the Negroes. The figure for the White farms was 175 acres while that of the Negro farms was only 128 acres. These differences in the amount of land farmed are probably of considerable importance in accounting for the higher economic status of the owners over the tenants and of the Whites over the Negroes.

#### Bio-Social Characteristics

The bio-social characteristics to be treated in this chapter are number of persons per household, number of persons per resident family, age of male farm operators or male household heads, and age at time of first marriage of male farm operators or male household heads.

Household and family sizes are important to this study since the greater the size the greater the consumption of goods and services is

likely to be. The ages of the male farm operators or male household heads were used in this study since this is probably the most important age figure in determining the household's socio-economic status. Older farm operators have had more time in which to acquire capital goods and farming experience, both of which are necessary for successful farming. Since it was believed that the ages at which the male farm operators or male household heads were first married was of great importance in determining their later socio-economic status, this figure was calculated. It was believed that a man who marries before he has had time to acquire the necessary capital and training for farming suffers a considerable economic disadvantage.

#### Household and Resident Family Size

There were 2,813 persons in the 649 households surveyed. As is shown by Table 4, the mean number of persons per household was 4.3. The owner households were considerably smaller than the tenant households, the mean size of the former being only 3.8 persons while that of the latter was 4.8 persons. There were large differences between some of the tenure groups. The range was from 3.6 persons for the owner operators to 4.9 persons for the cash tenants. According to race the mean household sizes were: Whites, 4.3 persons and Negroes, 5.0 persons.

There were 2,552 persons in the 609 resident families included in this study. As the Table shows, the mean number of persons per resident family was 4.2. The tenant resident families were considerably larger than the corresponding owner groups, the mean size of the former being 4.6 persons while that of the latter was only 3.7 persons. The range was from 3.4 persons for the owner operators to 4.7 persons for the cash tenants and sharecroppers. According to race the figures were: Whites, 4.2 persons and Negroes, 4.7 persons.

Table 4

Mean Number of Persons per Household and per Resident Family According to Tenure Status and Race

Tenure Status and Race	Household		Resident Family	
	Number of Cases	Mean Number of Persons	Number of Cases	Mean Number of Persons
All Households or All Resident Families	649	4.3	609	4.2
Owners	313	3.8	284	3.7
Owners Additional	121	4.1	112	4.1
Owner Operators	192	3.6	172	3.4
Tenants	336	4.8	325	4.6
Cash Tenants	113	4.9	110	4.7
Share Tenants	186	4.8	179	4.6
Sharecroppers	37	4.8	36	4.7
Whites	621	4.3	582	4.2
Negroes	28	5.0	27	4.7

In the owner category the household and resident family sizes for the owners additional were somewhat larger than for the owner operators. This may be partially explained by the fact that the households and resident families of the owner operators were in a later stage of their life cycle than were those of the owners additional. The mean household and resident family sizes were practically the same for the various tenant categories. The findings on this factor were pretty well in agreement with those of other students of rural people.<sup>2</sup>

#### Age

As Table 5 shows, the mean age of the 628 male farm operators or male household heads on whom data were available was 47.2 years. The relatively prosperous owners were, on the whole, considerably older than

<sup>2</sup> See, for example, E. L. Kirkpatrick and J. T. Sanders, The Relation Between the Ability to Pay and the Standard of Living Among Farmers, Bulletin 1382, United States Department of Agriculture, Washington, D. C., 1926, p. 5.

the tenants, the mean age of the former being 54.7 years while that of the latter group was only 40.3 years. This difference, 14.4 years, represents a large part of a man's working life. Both of the subdivisions of the owner category had higher mean age figures than any of the tenant groups. The mean ages in the various tenure groups ranged from 36.8 years for the sharecroppers to 57.4 years for the owner operators. The Whites and Negroes were, on the whole, of about the same age, the figure for the former being 47.2 years while that of the latter was 46.7 years. Similar results have been reported by other investigators.<sup>3</sup>

Table 5

Mean Age of Male Farm Operators or Male Household Heads According to Tenure Status and Race

Tenure Status and Race	Number of Cases	Mean Age (in years)
All Male Farm Operators or Male Household Heads	628	47.2
Owners	299	54.7
Owners Additional	115	50.4
Owner Operators	184	57.4
Tenants	329	40.3
Cash Tenants	112	41.6
Share Tenants	180	40.2
Sharecroppers	37	36.8
Whites	600	47.2
Negroes	28	46.7

#### Age at Marriage

As is shown by Table 6, the mean age at the time of the first marriage of the 599 male farm operators or male household heads on whom data were available was 25.0 years. The tenants tended to marry at an earlier age

<sup>3</sup> See, for example, C. E. Lively, Family Living Expenditures on Ohio Farms, Bulletin 468, Ohio Agricultural Experiment Station, Wooster, Ohio, 1930, p. 8.



than the owners, the figure for the owners being 26.0 while that of the tenants was 24.1. The figures for the various tenure groups ranged from 22.6 years for the sharecroppers to 26.3 years for the owners additional. It may be true that the relatively low economic status of the tenants, and especially of the sharecroppers, is due, in part, to their having married at an early age. The Negroes tended to marry earlier than the Whites, the figures being 25.0 years for the Whites and 23.3 years for the Negroes. These findings are quite similar to those of other students of Oklahoma farm people.<sup>4</sup>

Table 6

Mean Age at Time of First Marriage of Male Farm Operators or Male Household Heads According to Tenure Status and Race

Tenure Status and Race	Number of Cases	Mean Age at Time of First Marriage (in years)
All Male Farm Operators or Male Household Heads	599	25.0
Owners	281	26.0
Owners Additional	106	26.3
Owner Operators	175	25.8
Tenants	318	24.1
Cash Tenants	109	23.7
Share Tenants	173	24.6
Sharecroppers	36	22.6
Whites	572	25.0
Negroes	27	23.3

#### Social Characteristics

The social characteristics to be analyzed in this chapter are

<sup>4</sup> See, for example, O. D. Duncan, Certain Social and Economic Factors Relating to Farm Family Organization in Oklahoma, unpublished manuscript, Department of Sociology and Rural Life, Oklahoma Agricultural Experiment Station, Stillwater, Oklahoma, 1936, p. 179.

territorial mobility and formal schooling. Territorial or geographic mobility, since it, among other things, results in the breaking of social ties and requires the making of many adjustments, is of great importance in the determination of socio-economic status. The amount of formal education obtained is an index of the amount of effort expended to develop personality and to raise socio-economic status.

### Mobility

In order to summarize the territorial mobility of the farm operators included in this study, the formula worked out by Williams<sup>5</sup> was used. This index of territorial mobility formula is: number of moves made, divided by the number of years employed, multiplied by 100. Moves made before the farm operators had reached the age of 15 years were not taken into consideration in determining this index. Neither was this index calculated for those farm operators who had an employment history of five years or less. Data on both male and female farm operators were used in the computations.

As Table 7 shows, the 594 farm operators on whom territorial mobility data were available had a mean index of 26.3. The tenants were far more mobile than were the owners, the mean index for the former being 36.1 as compared with only 17.0 for the latter. Here again there are large differences between the tenure groups, the mean index figures ranging from 15.9 for the owner operators (the wealthiest group) to 38.8 for the sharecroppers (the poorest group). All of the subdivisions of the tenant category had higher index figures than either of the owner groups.

The Negroes were more mobile than the Whites, although the differences between the two racial groups were not as great as were the differences

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<sup>5</sup> B. O. Williams, Occupational Mobility Among Farmers, Part I--Mobility Patterns, Bulletin 296, South Carolina Agricultural Experiment Station, Clemson College, South Carolina, 1934, p. 17.

between the owners and tenants. The mean index of territorial mobility for the Negroes was 31.4 while that of the Whites was 26.1. The superior economic status of the owners over the tenants and of the Whites over the Negroes may be partially explained by the above data. The findings of other studies also show that tenants are much more mobile than owners.<sup>6</sup>

Table 7

Mean Index of Territorial Mobility of Farm Operators According to Tenure Status and Race

Tenure Status and Race	Number of Cases	Mean Index of Territorial Mobility
All Operators	594	26.3
Owners	303	17.0
Owners Additional	118	18.7
Owner Operators	185	15.9
Tenants	291	36.1
Cash Tenants	101	36.3
Share Tenants	159	35.4
Sharecroppers	31	38.8
Whites	567	26.1
Negroes	27	31.4

#### Education

The tenant male farm operators or male household heads included in this study had, on the whole, received slightly more formal education than the corresponding owners. This may be partially explained by the fact that the owners were, on the whole, older and probably had less opportunities for formal schooling in their youth. As Table 8 shows, the mean number of school grades completed by the 627 male farm operators or male household heads on whom data were available was 6.7. The figure

<sup>6</sup> Ibid, pp. 18-19.



for the owners was 6.7 while for the corresponding tenant group it was 6.8. The difference between the owner categories was small. However, the range for the tenants was from 6.2 grades for the sharecroppers to 7.0 grades for the cash tenants. According to race, the figures are: Whites, 6.8 and Negroes, 5.0.

Table 8

Mean Number of School Grades Completed by Male Farm Operators or Male Household Heads and by Female Household Heads According to Tenure Status and Race

Tenure Status and Race	Males		Females	
	Number of Cases	Mean Number of School Grades Completed	Number of Cases	Mean Number of School Grades Completed
All	627	6.7	586	7.9
Owners	299	6.7	274	7.8
Owners Additional	115	6.6	108	7.6
Owner Operators	184	6.8	166	7.8
Tenants	328	6.8	312	8.0
Cash Tenants	112	7.0	103	8.1
Share Tenants	180	6.8	174	8.1
Sharecroppers	36	6.2	35	7.1
Whites	599	6.8	560	8.0
Negroes	28	5.0	26	5.9

The female household heads were, in all tenure and racial groups, better educated, as measured by the number of grades of formal education completed, than the male farm operators or male household heads. Moreover, the tenant women had, on the whole, slightly more formal education than the women in the owner category. As the Table shows, the mean number of grades completed by the 586 female household heads on whom data were available was 7.9. The mean number of grades completed by the female owners was 7.8 while the figure for the corresponding tenant group was



8.0. The difference between the owner categories was small. However, the range for the tenants was from 7.1 grades for the sharecroppers to 8.1 grades for the cash tenants and share tenants. According to race, the figures were: Whites, 8.0 and Negroes, 5.9. Similar results have been reported by other investigators.<sup>7</sup>

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<sup>7</sup> See, for example, E. L. Kirkpatrick and J. T. Sanders, op. cit., pp. 25-27.

### CHAPTER III

#### THE MAJOR FACTORS IN LEVEL OF LIVING

## CHAPTER III

## THE MAJOR FACTORS IN LEVEL OF LIVING

Present research methodology indicates that the best method of getting at the level of living of farm households is an intensive analysis of their disbursements for the major consumption items.<sup>1</sup> The people with whom the present study deals were, of necessity, primarily concerned with obtaining sufficient quantities of the basic consumption goods. Their incomes did not permit them to spend any appreciable amount of money for luxuries. Since they were constantly faced with the problems of the present, such things as advancement, preventive health practices, and the like received little attention. The economic depression (1929-?) made it necessary, more than ever before in the history of this country, that farm people wisely use their incomes. The data used in the present study are for one of the worst years (1933) of the current depression.

The major household consumption disbursements analyzed in this chapter are: food, clothing, household maintenance, health, personal, advancement, and automobile. These factors will be analyzed in this order. They are treated together since data were available concerning the money value of the goods and/or services consumed in each category.

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<sup>1</sup> The following studies of the level of living of Southern farm people report findings similar to those of the present study: O. D. Duncan and J. T. Sanders, A Study of Certain Economic Factors in Relation to Social Life Among Oklahoma Cotton Farmers, Bulletin 211, Oklahoma Agricultural Experiment Station, Stillwater, Oklahoma, 1933, E. L. Kirkpatrick, The Farmer's Standard of Living, Bulletin 1466, United States Department of Agriculture, Washington, D. C., 1926, and C. P. Loomis and L. S. Dodson, Standards of Living in Four Southern Appalachian Mountain Counties, Social Research Report 10, United States Department of Agriculture, Washington, D. C., 1938.

### Summary According to Tenure Status and Race

In Table 9 data are presented showing the total value of household living<sup>2</sup> (which includes consumption goods purchased and furnished) according to the tenure status and race of the households. Also presented are the percentages that consumption goods purchased and furnished are of the total value of household living. The percentage of gross cash income used for household living is given in the last column in the Table.

Great differences were found between the various tenure and racial groups. The money value of goods and services consumed varied considerably between the groups surveyed. The relatively low incomes of the tenants and Negroes made it necessary for them to use most of their incomes for current consumption. This means that less money was available for investment in the farm enterprise.

As the Table shows, the mean total value of household living of the 648 households on which data were available was \$468. The owners, who had the smaller households, had a much higher level of living, as measured by the seven major consumption items treated in this chapter, than the tenants, the mean figure for the former being \$523 as compared with \$420 for the latter. Both of the owner groups had considerably larger mean total value of household living figures than any of the tenant groups. The range was from \$299 for the sharecroppers to \$524 for the owners additional. There was less variation between the races than between the tenure groups, the figures being: Whites, \$470 and Negroes, \$436.

The mean cash expenditures for household living,<sup>3</sup> as the Table shows,

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<sup>2</sup> See Appendix A for definitions of terms.

<sup>3</sup> See Appendix A for definitions of terms.

Table 9

## Summary of Household Consumption According to Tenure Status and Race

Tenure Status and Race	Number of Cases	Mean Total Value of Household Living per Household	Mean Cash Expenditures for Household Living per Household	Mean Value of Goods Furnished per Household	Percentage that Total Cash Expenditures for Household Living is of Total Value of Household Living	Percentage that Value of Goods Furnished is of Total Value of Household Living	Percentage that Cash Expenditures for Household Living is of Gross Cash Income
All Households	648	\$468	\$338	\$130	72	28	42
Owners	312	523	384	139	74	26	35
Owners Additional	121	524	383	141	73	27	31
Owner Operators	191	523	386	137	74	26	39
Tenants	336	420	296	124	71	29	54
Cash Tenants	113	423	291	132	69	31	47
Share Tenants	186	439	311	128	71	29	56
Sharecroppers	37	299	229	70	76	24	90
Whites	620	470	339	131	72	28	41
Negroes	28	436	316	120	74	26	61

was \$338. Here again, the mean for the owners was considerably larger than for the tenants, that of the former being \$384 while that of the latter was \$296. All of the tenant groups had smaller figures than either of the owner groups. The range was from \$229 for the sharecroppers to \$386 for the owner operators. Again the difference between the races was not great, the figures being: Whites, \$339 and Negroes, \$316.

The mean value of goods furnished<sup>4</sup> for all of the households, as the Table shows, was \$130. The figure for the owners was \$139 as compared with \$124 for the tenants. The figures for both of the owner groups were somewhat larger than for any of the tenant groups. The range was from \$70 for the sharecroppers to \$141 for the owners additional. The difference between the two races was small, the figures being: Whites, \$131 and Negroes, \$120.

As is shown by the Table, 72 percent of the total value of household living was purchased and only 28 percent furnished. The figures for the owners were 74 percent purchased and 26 percent furnished, and for the tenants 71 percent purchased and 29 percent furnished. The differences between the various tenure groups were not great. It may be of some significance, however, that the sharecroppers (the group with the lowest level of living) purchased a larger part of their consumption goods than any other tenure group. There were no very meaningful differences between the racial groups.

The households included in this study, as the Table shows, used a large part (42 percent) of their gross cash income for current needs. The figure for the tenants (54 percent) was much larger than for the owners (35 percent). All of the subdivisions of the tenant category

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<sup>4</sup> See Appendix A for definitions of terms.

spent a larger part of their gross cash income for household living than either of the owner groups. The range was from 31 percent for the owners additional, who had the highest gross cash income, to 90 percent for the sharecroppers, who had the lowest gross cash income. There was a great difference between the two racial groups, the percentages being: Whites, 41 and Negroes, 61.

#### Summary According to the Major Consumption Items

In Table 10 data are presented showing the household consumption of all of the households on which data were available according to the seven major consumption items. This table shows the total value consumed per household of each of the seven factors, and the percentage that these figures are of the total value of household living. The amount of cash used for each of the seven factors, and the percentages these figures are of the total cash expenditures for household living are given in columns 3 and 4. Column 5 shows the value of goods furnished. In the last column are given the percentages that the goods furnished of each factor are of the total value consumed, e. g., food furnished was 45 percent of the total value of food consumed.

Food and clothing accounted for almost two-thirds (66 percent) of the total value of household living. This indicates that the households had a very low level of living. The absolute amount for each of the factors was small. This is also an indication of low level of living.

As was stated previously, \$468 was the mean total value of household living of the 648 households on which data were available. That the households were living at a low level is indicated by the fact that 55 percent (\$260) of the total value of household living may be accounted for by food alone (see the Table). Clothing ranked second in importance,

Table 10

Summary of Household Consumption According to the Major Consumption Items  
(Number of Households: 648)

Consumption Items	Mean Total Value Consumed per Household	Percentage that Total Value Consumed is of Total Value of Household Living	Mean Cash Expenditures per Household	Percentage that Cash Expenditures is of Total Cash Expenditures for Household Living	Mean Value Furnished per Household	Percentage Furnished
Total	\$468	100	\$338	100	\$130	28
Food	260	55	143	42	117	45
Clothing	54	11	53	16	1	2
Household Maintenance	40	9	28	8	12	31
Health	40	9	40	12	0	0
Personal	27	6	27	8	0	0
Advancement	24	5	24	7	0	0
Automobile	23	5	23	7	0	0



the mean figure being \$54 per household or 11 percent of the total value of household living. Disbursements for household maintenance and health were next in size, the mean figures being \$40 (or 9 percent) for each. Personal goods and services required \$27 per household or 6 percent of the total value of household living. Advancement and automobile were the least important items, the figures being \$24 (5 percent) and \$23 (5 percent), respectively.

As the Table shows, the mean cash expenditures for household living was \$338. As is usually the case, food occupied first place, the figures being \$143 per household or 42 percent of the total cash expenditures for household living. Clothing was next in magnitude, this item accounting for \$53 per household or 16 percent of the total. Only \$28 per household was spent for household maintenance. This was 8 percent of the total cash expenditures for household living. A large part of the household maintenance goods consumed were furnished. The mean amount spent for health per household was \$40. This was 12 percent of the total. Personal goods and services, advancement, and automobile were all relatively unimportant, the figures being \$27 (8 percent), \$24 (7 percent), and \$23 (7 percent), respectively.

As is shown by the Table, the mean value of goods furnished was \$130. This was 28 percent of the total value of household living. Food furnished amounted to \$117 per household. This was 45 percent of the total value of food consumed. Clothing furnished was valued at \$1 per household or 2 percent of the total value of clothing consumed. Fuel furnished amounted to \$12 per household or 31 percent of the total value of household maintenance goods and services consumed. No health, personal, advancement, or automobile goods or services were furnished.

## Food

Food is the most urgent of the essentials of living. The percentage that the value of food consumed is of the total value of household living, the percentage that cash expenditures for food are of the total value of household living, and the percentage that cash expenditures for food are of the total cash expenditures for household living are all good indicators of level of living.

Knowledge concerning both the quantity and quality of the food consumed by farm people is of great importance to students of rural life. The present study deals only with the quantity, as measured by money value, of food consumed. It is generally believed, however, that the diets of farm people are better balanced than those of other population groups of similar economic status. This belief is based on the fact that many farm people consume large quantities of fresh garden products, milk, eggs, and the like. It is probably safe to assume that the people with whom this study deals, because of their low economic status, purchased, for the most part, only the cheaper foods.

Because farm people consume considerable quantities of home produced food and exchange farm products for food, it is extremely difficult to determine either the quantity or quality of the food they consume. Moreover, it is difficult, if not impossible, to place a correct money value on food produced and consumed at home and on food received in exchange for farm products. Despite these limitations considerable insight into the level of living of farm households may be gained by studying their disbursements for food.

As Table 11 shows, the mean value of food consumed by the 648 households on which data were available was \$260. For the owners (the

Table 11

## Food Consumption According to Tenure Status and Race

Tenure Status and Race	Number of Cases	Mean Value of Food Consumed per Household	Mean Cash Expenditures for Food per Household	Mean Value of Food Furnished per Household	Percentage that Value of Food Furnished is of Total Value of Food Consumed	Percentage that Value of All Food Consumed is of Total Value of Household Living	Percentage that Cash Expenditures for Food is of Total Value of Household Living	Percentage that Cash Expenditures for Food is of Total Cash Expenditures for Household Living
All Households	648	\$260	\$143	\$117	45	55	30	42
Owners	312	272	143	127	47	53	28	38
Owners Additional	121	278	149	129	46	53	28	39
Owner Operators	191	266	142	124	47	50	26	37
Tenants	336	250	141	109	44	60	34	47
Cash Tenants	113	255	136	119	47	61	33	48
Share Tenants	186	260	147	113	43	59	33	46
Sharecroppers	37	181	122	59	33	60	40	54
Whites	620	261	145	118	45	56	31	42
Negroes	28	230	128	102	44	53	30	41

group with the smaller households) the figure was somewhat larger than for the tenants, that of the former being \$272 while that of the latter was \$250. The figure for the sharecroppers (\$181) was considerably smaller than for any other tenure group. There were no marked differences between any of the other tenure subdivisions. The range was from \$181 for the sharecroppers to \$276 for the owners additional. There was no marked difference between the races, the figures being: Whites, \$261 and Negroes, \$230.

As is shown by the Table, the mean cash expenditures for food per household was \$143. The figure for the owners (\$145) was slightly larger than for the tenants (\$141). Here again, the figure for the sharecroppers (\$122) was considerably smaller than for any other tenure group. The range was from \$122 for the sharecroppers to \$149 for the owners additional. According to race, the figures were: Whites, \$143 and Negroes, \$128.

The mean value of food furnished per household was \$117 (see the Table). This was 45 percent of the value of food consumed. The figure for the owners (\$127) was somewhat larger than for the tenants (\$109). These amounts were 47 percent and 44 percent, respectively, of the total value of food consumed. The figure for the sharecroppers (\$59) was much smaller than for any other tenure category. Moreover, this amount represents only 33 percent of the total value of food consumed by the sharecroppers. It is quite likely that the sharecroppers were not permitted by their landlords to use much of their land for subsistence purposes. The range was from \$59 for the sharecroppers to \$129 for the owners additional. Again there was no marked difference between the races, the figures being: Whites, \$118 and Negroes, \$102. These figures were

45 percent and 44 percent, respectively, of the value of food consumed.

For every tenure and racial group studied (see the Table) the percentage that the value of food consumed was of the total value of household living equalled or exceeded 50 percent. For all of the 648 households the figure was 55 percent. For the owners the figure (53 percent) was somewhat smaller than that of the tenants (60 percent). The figures for all of the tenant groups were larger than those of either of the owner groups. The range was from 50 percent for the owner operators to 61 percent for the cash tenants. There was little variation between the races, the figures being: Whites, 56 percent and Negroes, 53 percent.

As the Table shows, for all of the 648 households cash expenditures for food were 30 percent of the total value of household living. For the owners the figure (28 percent) was considerably smaller than that of the tenants (34 percent). The figures for both of the owner groups were smaller than for any of the tenant groups. The range was from 26 percent for the owner operators to 40 percent for the sharecroppers. The difference between the races was small.

The households with which this study is concerned, as is shown by the Table, used, on the whole, 42 percent of their total cash expenditures for household living for food purchases. For the tenants cash expenditures for food were 47 percent of the total cash expenditures for household living while for the owners the figure was only 38 percent. For all of the tenant groups the figures were larger than for either of the owner groups. The range was from 37 percent for the owner operators to 54 percent for the sharecroppers. No very meaningful difference between the races was found.



These data indicate that the value of food consumed by all of the groups was small. In view of their small cash incomes, it seems that the households should have produced a larger quantity of food for home consumption. Several meaningful differences were found between the tenure groups. The absolute amounts for the Negroes (who had the larger households) were smaller than for the Whites.

### Clothing

Clothing serves at least two purposes, that of protecting the body and that of adornment. The quantity and quality of clothing consumed is a rough indicator of socio-economic status. As is shown by Table 12, the mean value of clothing consumed by the households in this study was \$54. The figure for the owners (\$57) was somewhat larger than for the tenants (\$52). The range was from \$41 for the sharecroppers to \$60 for the owners additional. The difference between the two racial groups was \$10, the figures being: Whites, \$55 and Negroes, \$45.

Practically all of the clothing consumed was purchased. The value of clothing received from charitable organizations amounted to only about \$1 per household. This was only 2 percent of the total value of clothing consumed. As the Table shows, the mean cash expenditures for clothing per household was \$53. For the owners the figure (\$57) was slightly larger than for the tenants (\$50). The range was from \$39 for the sharecroppers to \$60 for the owners additional. According to race, the figures were: Whites, \$54 and Negroes, \$42.

As is shown by the Table, the value of clothing consumed amounted to 11 percent of the total value of household living. There were no great differences between any of the tenure groups. The figures for the owners

Table 12

## Clothing Consumption According to Tenure Status and Race

Tenure Status and Race	Number of Cases	Mean Value of Clothing Consumed per Household	Mean Cash Expenditures for Clothing per Household	Percentage that Value of All Clothing Consumed is of Total Value of Household Living	Percentage that Cash Expenditures for Clothing is of Total Value of Household Living	Percentage that Cash Expenditures for Clothing is of Total Cash Expenditures for Household Living
All Households	648	\$54	\$53	11	11	16
Owners	312	57	57	11	11	15
Owners Additional	121	60	60	12	12	16
Owner Operators	191	56	56	11	11	14
Tenants	336	52	50	12	12	17
Cash Tenants	113	52	50	12	12	17
Share Tenants	186	52	51	12	12	17
Sharecroppers	37	41	39	14	13	17
Whites	620	55	54	11	11	16
Negroes	28	45	42	10	10	13

and the tenants were 11 percent and 12 percent, respectively. The range was from 11 percent for the owner operators to 14 percent for the sharecroppers. The difference between the races was small, the percentages being: Whites, 11 and Negroes, 10.

The percentages that cash expenditures for clothing were of the total value of household living varied from those given in the preceding paragraph at only one point, the figure for the sharecroppers being 13 percent instead of 14 percent as in column 4 (see the Table).

As the Table shows, the percentage that cash expenditures for clothing was of the total cash expenditures for household living was 16 percent. The figure for the owners (15 percent) was slightly smaller than for the tenants (17 percent). The figures for both of the owner groups were somewhat smaller than for any of the tenant groups. The percentage for the Whites (16) was somewhat larger than for the Negroes (13).

From these data it may be concluded that the people with whom the present study deals were poorly clothed. This is especially true of the tenants and Negroes.

#### Household Maintenance

Household maintenance goods and services are used chiefly for comfort and convenience in the home. Many of them are used to lighten the work of the housekeeper. Many others are used for the comfort and entertainment of the household members. Included in this category were costs of house repairs, furniture, bedding, kitchen utensils, laundry equipment and supplies, electrical equipment, gas equipment, fuel, paid help in the home, insurance on household goods, telephone, radios, pianos, organs, and the like. The only household maintenance good furnished was fuel.

The mean value of household maintenance goods and services consumed by the 643 households on which data were available, as is shown by Table 13, was \$40. For the owners the figure (\$48) was somewhat larger than for the tenants (\$34). The figures for both of the owner groups were larger than for any of the tenant groups. The range was from \$31 for the sharecroppers to \$49 for the owners additional. There was a marked difference between the races, the figures being: Whites, \$41 and Negroes, \$28.

As the Table shows, most of the household maintenance goods and services consumed were purchased. For all of the households the mean cash cost of household maintenance goods and services was \$28. The figure for the owners (\$36) was somewhat larger than for the tenants (\$21). The figures for both of the owner groups were larger than for any of the tenant subdivisions. The range was from \$12 for the sharecroppers to \$37 for the owners additional. According to race, the figures were: Whites, \$29 and Negroes, \$13.

As is shown by the Table, the mean value per household of fuel furnished was \$12. This was 31 percent of the total value of household maintenance goods and services consumed. The figure for the owners (\$12) was slightly smaller than for the tenants (\$13). These amounts were 26 percent and 37 percent, respectively, of the total value of household maintenance goods and services consumed. There were no marked differences between any of the tenure groups in so far as absolute amounts were concerned. However, the value of fuel furnished by the sharecroppers was 42 percent of the total value of household maintenance goods and services consumed. This percentage was somewhat larger than for any other tenure group. The figure for the Negroes (\$15) was somewhat larger than for the Whites (\$12). These figures were 54 percent and

Table 13

Consumption of Household Maintenance Goods and Services According to  
Tenure Status and Race

Tenure Status and Race	Number of Cases	Mean Value of Household Maintenance Goods and Services Consumed per Household	Mean Cash Expenditures for Household Maintenance per Household	Mean Value of Fuel Furnished per Household	Percentage that Value of Fuel Furnished is of Total Value of Household Maintenance Goods and Services Consumed	Percentage that Value of All Household Maintenance Consumed is of Total Living	Percentage that Cash Expenditures for Household Maintenance is of Total Value of Household Living	Percentage that Cash Expenditures for Household Maintenance is of Total Cash Expenditures for Household Living
All Households	648	\$40	\$28	\$12	31	9	6	8
Owners	312	48	36	12	26	9	7	9
Owners Additional	121	49	37	12	24	9	7	10
Owner Operators	191	48	35	13	26	9	7	9
Tenants	336	34	21	13	37	8	5	7
Cash Tenants	113	32	21	11	34	8	5	7
Share Tenants	186	37	23	14	38	8	5	7
Sharecroppers	37	21	12	9	42	7	4	5
Whites	620	41	29	12	30	9	6	8
Negroes	28	28	13	15	54	6	3	4



30 percent, respectively, of the total value of household maintenance goods and services consumed.

As the Table shows, for all of the households the value of household maintenance goods and services consumed was 9 percent of the total value of household living. There were no marked differences between the various tenure groups. The range was from 7 percent for the sharecroppers to 9 percent for both of the owner groups. According to race, the figures were: Whites, 9 percent and Negroes, 6 percent.

For all of the households cash expenditures for household maintenance were 6 percent of the total value of household living (see the Table). The figures for both of the owner groups were larger than for any of the tenant groups. The range was from 4 percent for the sharecroppers to 7 percent for both of the owner groups. According to race, the percentages were: Whites, 6 and Negroes, 3.

As is shown by the Table, for all of the households cash expenditures for household maintenance were 8 percent of the total cash expenditures for household living. The figures for both of the owner groups were larger than for any of the tenant groups. The range was from 5 percent for the sharecroppers to 10 percent for the owners additional. The percentage for the Whites (8) was twice as large as that for the Negroes (4).

The figures presented indicate that a very small amount of money was used for goods and services for household maintenance. The figures for the tenants and Negroes, especially, were small.

#### Health

It is generally believed that the rural environment is more conducive to good health than the urban environment. Although fresh air, sunshine,

and the like tend to make for good health, there are other factors in the rural environment which have the opposite effect. Among the factors making for poor rural health are such things as poor sanitary facilities, lack of proper medical and hospital facilities, and the necessity for farm people being exposed to extreme weather conditions.

The relatively high cost of modern health facilities in rural areas frequently prevents farm people from obtaining them. Moreover, the low incomes of most farm people make it necessary for them to use their money for the more pressing consumption goods and services.

Included in this category were cash expenditures for medical and dental goods and services, eyeglasses, burials, and the like. No health goods or services were furnished.

As is shown by Table 14, the mean amount of money spent per household for health was \$40. The figure for the owners (\$52) was considerably larger than for the tenants (\$29). Both of the owner groups spent more money for health than any of the tenant groups. The range was from \$18 for the sharecroppers to \$54 for the owner operators. According to race, the figures were: Whites, \$40 and Negroes, \$49. Most studies of this factor report larger figures for Whites than Negroes.

As the Table shows, for all of the households cash expenditures for health were 9 percent of the total value of household living. The figure for the owners (10 percent) was larger than for the tenants (7 percent). The figures for both of the owner groups were larger than for any of the tenant groups. The range was from 6 percent for the sharecroppers to 10 percent for both of the owner subdivisions. The percentage for the Negroes (11) was somewhat larger than for the Whites (8).

For all of the households cash expenditures for health were 12 percent

of the total cash expenditures for household living (see the Table). For the owners the percentage was 14 and for the tenants it was 10. The figures for both of the owner groups were larger than for any of the tenant groups. The range was from 8 percent for the sharecroppers to 14 percent for the owner operators. Here again, the percentage for the Negroes (15) was larger than for the Whites (12).

Table 14

## Cash Expenditures for Health According to Tenure Status and Race

Tenure Status and Race	Number of Cases	Mean Cash Expenditures for Health per Household	Percentage that Cash Expenditures for Health is of Total Value of Household Living	Percentage that Cash Expenditures for Health is of Total Cash Expenditures for Household Living
All Households	648	\$40	9	12
Owners	312	52	10	14
Owners Additional	121	51	10	13
Owner Operators	191	54	10	14
Tenants	336	29	7	10
Cash Tenants	113	30	7	10
Share Tenants	186	30	7	10
Sharecroppers	37	18	6	8
Whites	620	40	8	12
Negroes	28	49	11	15

These data indicate that none of the groups concerned had sufficient funds for health goods and services. In view of the large number of persons in the tenant households, it is probable that this group fared the worst in this respect.

## Personal

Many personal goods and services are used chiefly for adornment.

Several of the items classified in this category are luxuries for most farm people. Although no information is available on this point, it is probable that a large part of the necessary barber services were performed in the home. Included in this category were cash costs of gifts, jewelry, toilet articles, candy, tobacco, barber services, and the like. No personal goods or services were furnished.

As is shown by Table 15, the mean amount of money used for personal goods and services per household was \$27. For the owners the figure (\$31) was somewhat larger than for the tenants (\$22). Both of the owner categories spent more for personal goods and services than any of the tenant groups. The range was from \$16 for the sharecroppers to \$35 for the owner operators. The figure for the Whites (\$27) was almost twice as large as for the Negroes (\$15).

For all of the households, as the Table shows, cash expenditures for personal goods and services were 6 percent of the total value of household living. There were no marked differences between any of the tenure groups, the figure for the owners being 6 percent as compared with 5 percent for the tenants. The percentage for the Whites (6) was somewhat larger than for the Negroes (4).

As the Table shows, for all of the households cash expenditures for personal goods and services were 8 percent of the total cash expenditures for household living. The percentage for both the owners and tenants was 8. Here again, no marked differences were found between any of the tenure groups. According to race, the percentages were: Whites, 8 and Negroes, 5.

Several meaningful differences were found between the tenure and racial groups.

Table 15

## Cash Expenditures for Personal Goods and Services According to Tenure Status and Race

Tenure Status and Race	Number of Cases	Mean Cash Expenditures for Personal Goods and Services per Household	Percentage that Cash Expenditures for Personal Goods and Services is of Total Value of Household Living	Percentage that Cash Expenditures for Personal Goods and Services is of Total Cash Expenditures for Household Living
All Households	648	\$27	6	6
Owners	312	31	6	8
Owners Additional	121	26	5	7
Owner Operators	191	35	7	9
Tenants	336	22	5	8
Cash Tenants	113	21	5	7
Share Tenants	186	24	6	8
Sharecroppers	37	16	5	7
Whites	620	27	6	8
Negroes	28	15	4	5

## Advancement

It is generally believed that a relatively large number of farm people regard formal education, especially that beyond the elementary grades, as unnecessary. Those farm people who believe in formal education are frequently forced, largely because of their poverty, to get along with only a very rudimentary academic training. Moreover, many rural people regard recreation as both foolish and immoral. While rural people are probably more religious than urban people, rural churches do not receive great financial support. This is probably due, for the most part, to the poverty of rural people. Some students of rural life consider expenditures for advancement the best single indicator of level of living.



Included in this category were cash expenditures for musical instruments (other than pianos, organs, and radios), reading material, travel (other than by personal vehicles), religious activities, clubs, amusement, schooling, and the like. No advancement goods or services were furnished.

As is shown by Table 16, the mean cash expenditure per household for advancement was \$24. The owners spent far more for advancement than the tenants, the figures being \$34 for the former as compared with only \$15 for the latter. Both of the owner groups had larger figures than any of the tenant groups. The range was from \$8 for the sharecroppers to \$35 for the owner operators. The figure for the Negroes (\$53) was more than twice as large as for the Whites (\$23). This relatively high figure for the Negroes loses much of its significance when it is taken into consideration that more than 83 percent of the expenditures for advancement by Negroes were made by three of the households. The mean figure for the remaining 25 Negro households was only \$10.

For all of the households cash expenditures for advancement were 5 percent of the total value of household living (see the Table). The figure for the owners (6 percent) was somewhat larger than for the tenants (4 percent). The figures for both of the owner groups were larger than for any of the tenant groups. The percentage for the Negroes (12) was more than twice as large as for the Whites (5).

As the Table shows, for all of the households cash expenditures for advancement were 7 percent of the total cash expenditures for household living. The figure for the owners (9 percent) was considerably larger than for the tenants (5 percent). For both of the owner groups the figures were larger than for any of the tenant categories. The range was from 3 percent for the sharecroppers to 9 percent for the owner operators. Here

again, the percentage for the Negroes (17) was more than twice as large as for the Whites (7).

Table 16

## Cash Expenditures for Advancement According to Tenure Status and Race

Tenure Status and Race	Number of Cases	Mean Cash Expenditures for Advancement per Household	Percentage that Cash Expenditures for Advancement is of Total Value of Household Living	Percentage that Cash Expenditures for Advancement is of Total Cash Expenditures for Household Living
All Households	648	\$24	5	7
Owners	312	34	6	9
Owners Additional	121	32	6	8
Owner Operators	191	35	7	9
Tenants	336	15	4	5
Cash Tenants	113	15	3	5
Share Tenants	186	17	4	6
Sharecroppers	37	8	3	3
Whites	620	23	5	7
Negroes	28	53	12	17

From these data it is evident that the people concerned did not spend a sufficient amount of money for advancement. This was due chiefly to their poverty. Here again, the picture for the tenants was much darker than for the owners.

## Automobile

Isolation is frequently called the greatest handicap of farm life. The automobile has given farm people a means of increasing their contacts with other people. This has greatly assisted the process of cultural

diffusion. Use of the automobile has enabled farm people to acquire new interests.

Included in this category were cash expenditures for automobile purchases and operation. The field enumerators made an attempt to ascertain the part of automobile expense which should be allocated to business activities and the part which should be apportioned to personal activities. Only the share attributed to the latter was considered in the present study.

As is shown by Table 17, 67 percent of the households possessed an automobile. The figure for the owners (74 percent) was considerably larger than for the tenants (60 percent). The figures for both of the owner groups were larger than for any of the tenant groups. The range was from 41 percent for the sharecroppers to 78 percent for the owners additional. The difference between the races was great, the percentages being: Whites, 67 and Negroes, 46.

The mean cash expenditures per household for automobiles was \$23 (see the Table). Here again, the figure for the owners (\$29) was somewhat larger than for the tenants (\$18). The figures for both of the owner groups were larger than for any of the tenant groups. The range was from \$14 for the sharecroppers to \$29 for the owner operators. The figure for the Whites (\$23) was somewhat larger than for the Negroes (\$16).

As the Table shows, for all of the households cash expenditures for automobiles were 5 percent of the total value of household living. There were no marked differences between any of the tenure groups, the figure for the owners (5 percent) being somewhat larger than for the tenants (4 percent). According to race, the percentages were: Whites, 5 and Negroes, 4.

Table 17

## Cash Expenditures for Automobile According to Tenure Status and Race

Tenure Status and Race	Number of Cases	Percentage of Households Possessing an Automobile	Mean Cash Expenditures for Automobile per Household	Percentage that Cash Expenditures for Automobile is of Total Value of Household Living;	Percentage that Cash Expenditures for Automobile is of Total Cash Expenditures for Household Living
All Households	648	67	\$23	5	7
Owners	312	74	29	5	7
Owners Additional	121	78	28	5	7
Owner Operators	191	71	29	6	8
Tenants	336	60	18	4	6
Cash Tenants	113	66	18	4	6
Share Tenants	186	60	19	4	6
Sharecroppers	37	41	14	5	6
Whites	620	67	23	5	7
Negroes	28	46	16	4	5

For all of the households cash expenditures for automobiles were 7 percent of the total cash expenditures for household living. The figure for the owners was 7 percent while for the tenants it was 6 percent. Here again, no marked differences were found between any of the tenure groups. The percentage for the Whites (7) was somewhat larger than for the Negroes (5).

These data indicate that the farm people concerned did not travel extensively by automobile. Here again, poverty probably is chiefly responsible for the small expenditures. Several very meaningful differences were found between the various tenure and racial groups.



#### CHAPTER IV

#### SOME OTHER ASPECTS OF LEVEL OF LIVING

## CHAPTER IV

## SOME OTHER ASPECTS OF LEVEL OF LIVING

The aspects of level of living to be discussed in this chapter are current investments, participation in organized groups, and housing. The amount of money used for investment purposes during a given year is a rough indicator of level of living. Money so used represents a surplus set aside for future use. As a general rule, only the more prosperous farm households are able to invest any appreciable amount of money in any twelve month period. Organized groups ordinarily represent cooperative efforts on the part of the participating persons to satisfy their social needs and to raise their socio-economic status. The benefits which people derive from participation in organized groups are an important part of their level of living. The farm house is a large part of the environment of the farm household for a large portion of each day. Many students of rural people believe that housing is the weakest part of the rural level of living. Poor rural housing is probably due, for the most part, to the reluctance of farm operators to invest money in consumption goods which they can get along without, after a fashion, and to the poverty of rural people.

## Current Investments

As Table 18 shows, the mean amount of money used for investment purposes per household during 1935 was \$71. The owners were able to invest a far greater amount of money than the tenants, the mean for the former being \$120 as compared with only \$26 for the latter group. Both of the subdivisions of the owner category invested more money, on the whole, than any of the tenant groups. The range was from \$2 for the

sharecroppers to \$136 for the owner operators. The tenants, and especially the sharecroppers, apparently were forced to spend practically all of their income for present needs. According to race, the figures were: Whites, \$72 and Negroes, \$51. Similar findings have been reported by other investigators.<sup>1</sup>

Table 18

Mean Amount of Money Used for Current Investments per Household According to Tenure Status and Race

Tenure Status and Race	Number of Cases	Mean Amount of Current Investments
All Households	648	\$ 71
Owners	312	120
Owners Additional	121	95
Owner Operators	191	136
Tenants	336	26
Cash Tenants	113	26
Share Tenants	186	31
Sharecroppers	37	2
Whites	620	72
Negroes	28	51

#### Participation in Organized Groups

Data concerning six different types of organizations were available for analysis in determining the amount of participation<sup>2</sup> of the members of the resident families in organized groups. These were: farmer's

<sup>1</sup> See, for example, C. P. Loomis and L. S. Dodson, Standards of Living in Four Southern Appalachian Mountain Counties, Social Research Report 10, United States Department of Agriculture, Washington, D. C., 1938, p. 29.

<sup>2</sup> The reader's attention is called to the fact that "participation" and not "membership" is considered in this study.

cooperatives, other farm organizations, women's clubs, other women's organizations, church, and young people's meetings and Sunday School.

Attendance at one or more meeting per year was arbitrarily scored as participation in the following types of organizations: farmer's cooperatives, other farm organizations, women's clubs, and other women's organizations. Attendance at one or more meeting per month was arbitrarily counted as participation in analyzing the data on church and young people's meetings and Sunday School. Data were taken from only those cases which contained a resident family within the household. This was done to make possible more meaningful comparisons between men, women, and children. Many other studies of the social participation of farm people have been made.<sup>3</sup>

#### Farmer's Cooperatives

Only 128 (22 percent) of the 586 male resident family heads on whom data were available participated in farmer's cooperatives. As is shown by Table 19, the owners took a greater part in this type of activity than the tenants, 27 percent of the former being participants as compared with only 17 percent of the latter. Both of the owner groups had higher attendance rates than any of the tenant groups. The range was from 0 percent for the sharecroppers to 28 percent for the owner operators. The difference between the racial groups was great, the figures being: Whites, 23 percent and Negroes, 4 percent.

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<sup>3</sup> See, for example, O. D. Duncan and J. T. Sanders, A Study of Certain Economic Factors in Relation to Social Life Among Oklahoma Cotton Farmers, Bulletin 211, Oklahoma Agricultural Experiment Station, Stillwater, Oklahoma, 1933, and E. Mumford, J. F. Thaden, and M. C. Spurway, The Standard of Living of Farm Families in Selected Michigan Communities, Special Bulletin 287, Michigan Agricultural Experiment Station, East Lansing, Michigan, 1937.



Table 19

Percentage of Male Resident Family Heads Participating in Farmer's Cooperatives, Other Farm Organizations, Church, and Sunday School According to Tenure Status and Race

Tenure Status and Race	Number of Cases	Percentage Participating			
		Farmer's Coopera- tives	Other Farm Organiza- tions	Church	Sunday School
All Male Resident Family Heads	586	22	15	47	33
Owners	271	27	27	46	33
Owners Additional	105	26	17	49	33
Owner Operators	166	28	33	45	33
Tenants	315	17	4	48	33
Cash Tenants	107	18	5	42	27
Share Tenants	172	20	5	50	37
Sharecroppers	36	0	0	53	36
Whites	559	23	16	46	32
Negroes	27	4	0	67	56

#### Other Farm Organizations

Farmer's cooperatives apparently were more attractive to the men in this study than other farm organizations, only 87 (15 percent) of the male resident family heads on whom data were available being participants in the latter category. As Table 19 shows, both of the subdivisions of the owner group had much higher participation rates than any of the tenant groups. The range was from 0 percent for the sharecroppers to 33 percent for the owner operators. Again the difference between the two races was large, the figures being: Whites, 16 percent and Negroes, 0 percent. Most farm organizations seem to be more attractive to those farm people who least need their services. The relatively small number of Negroes participating in farm organizations is probably due, in part, to racial prejudice.

### Women's Clubs

Only 117 (20 percent) of the 583 female resident family heads on whom data were available participated in women's club activities. As Table 20 shows, the owner women participated more than the tenant women, 23 percent of the former taking part as compared with 18 percent of the latter. Both of the owner groups had slightly higher attendance rates than the cash tenants and share tenants. The sharecroppers had a much lower rate than any other tenure group. The range was from 3 percent for the sharecroppers to 23 percent for the owner operators. There was a marked difference between the racial groups, the figures being: Whites, 21 percent and Negroes, 4 percent.

Table 20

Percentage of Female Resident Family Heads Participating in Women's Clubs, Other Women's Organizations, Church, and Sunday School According to Tenure Status and Race

Tenure Status and Race	Number of Cases	Percentage Participating			
		Women's Clubs	Other Women's Organizations	Church	Sunday School
All Female Resident Family Heads	583	20	3	50	38
Owners	271	23	4	51	37
Owners Additional	108	22	1	49	33
Owner Operators	163	23	6	52	40
Tenants	312	18	3	50	39
Cash Tenants	103	19	3	45	33
Share Tenants	173	20	3	52	44
Sharecroppers	36	3	0	53	36
Whites	557	21	3	49	38
Negroes	26	4	4	69	58

### Other Women's Organizations

Only 18 (3 percent) of the 583 female resident family heads on whom

data were available were participants in other women's organizations. As is shown by Table 20, the owner women participated slightly more than the tenant women, the figures being 4 percent for the former and 3 percent for the latter. None of the subdivisions of either the owner or the tenant categories had high attendance rates, the range being from 0 percent for the sharecroppers to 6 percent for the owner operators. According to race, the figures were: Whites, 3 percent and Negroes, 4 percent. The comparisons on this type of activity are probably not very meaningful because of the small absolute number of women participating.

### Church

The members of the resident families included in this study were apparently more interested in religious organizations than other types of organized groups. Almost half (275 or 47 percent) of the 586 male resident family heads on whom data were available attended church frequently enough to be counted as participants. As Table 19 shows, no very meaningful differences were found between the various tenure groups, the participation rates ranging from 42 percent for the cash tenants to 53 percent for the sharecroppers. The Negro men had a much higher participation rate than the corresponding Whites, the figures being 67 percent and 46 percent, respectively.

The 583 female resident family heads on whom data were available had slightly higher church attendance rates than the corresponding males, 292 (50 percent) of the women participating in this activity. Here again, as is shown by Table 20, no very meaningful differences were found between the various tenure groups, the participation rates ranging from 45 percent for the cash tenants to 53 percent for the sharecroppers. The Negro females participated much more than the corresponding Whites,



69 percent of the former taking part as compared with only 49 percent of the latter.

Of the 1,352 children in the resident families on whom data were available, 654 (48 percent) attended church frequently enough to be scored as participants. As was the case with the male and female resident family heads, no very meaningful differences were found between the various tenure groups, the figures ranging from 44 percent for the cash tenants to 54 percent for the sharecroppers (see Table 21). The Negroes had a much higher attendance rate than the Whites, the figures being 72 percent and 47 percent, respectively. The findings of this study bear out Reuter's statement that "Negroes are poor, ignorant, and religious."<sup>4</sup>

Table 21

Percentage of Children in Resident Families Participating in Church and Young People's Meetings and Sunday School According to Tenure Status and Race

Tenure Status and Race	Number of Cases	Percentage Participating	
		Church	Young People's Meetings and Sunday School
All Children in Resident Families	1,352	48	46
Owners	496	48	46
Owners Additional	240	46	48
Owner Operators	256	49	43
Tenants	856	49	46
Cash Tenants	296	44	43
Share Tenants	464	51	48
Sharecroppers	96	54	43
Whites	1,277	47	44
Negroes	75	72	69

<sup>4</sup> E. B. Reuter, The American Race Problem, revised edition, Thomas Y. Crowell Company, New York, 1938, p. 66.

### Young People's Meetings and Sunday School

Of the 586 male resident family heads on whom data were available, 194 (33 percent) were regular enough Sunday School attenders to be counted as participants. As Table 19 shows, the differences between the various tenure categories were not very meaningful, the range being from 27 percent for the cash tenants to 37 percent for the share tenants. Here again the participation rate for the Negroes was much higher than for the Whites, the figures being 56 percent and 32 percent, respectively.

The female resident family heads had slightly higher Sunday School attendance rates than the corresponding males. Of the 583 female resident family heads on whom data were available, 224 (38 percent) were scored as participants. Here again, as is shown by Table 20, the differences between the various tenure groups were not great, the range being from 33 percent for the owners additional and cash tenants to 44 percent for the share tenants. According to race, the attendance rates were: Whites, 38 percent and Negroes, 58 percent.

Of the 1,352 children in the resident families on whom data were available, 618 (46 percent) attended young people's meetings and Sunday School frequently enough to be counted as participants. As Table 21 shows, the children in the owner and tenant groups had the same attendance rates, the figures being 46 percent. The range from the lowest to the highest tenure groups was only 5 percent. The Negro children apparently were considerably more interested in this type of activity than the White children, the participation rate for the former being 69 percent while that of the latter was only 44 percent. This is in agreement with the other findings of this study, every comparison showing the Negroes with a higher participation rate in religious organizations than the Whites.

## Housing

Data were available concerning the insurable value, condition, size, furnishings, and equipment of the houses occupied by the farm people with whom this study deals.<sup>5</sup> No attempt was made to compute a money value for the use of the house during the survey year.

Table 22

Mean Insurable Value of Houses According to Tenure Status and Race

Tenure Status and Race	Number of Cases	Mean Insurable Value of Houses
All Households	649	\$444
Owners	313	571
Owners Additional	121	536
Owner Operators	192	592
Tenants	336	326
Cash Tenants	113	307
Share Tenants	186	358
Sharecroppers	37	225
Whites	621	453
Negroes	28	232

## Value of Houses

As is shown by Table 22, for all of the 649 houses included in this study the mean insurable value was \$444. The figure for the owners (\$571) was much larger than for the tenants (\$326). For both of the owner groups the figures were much larger than for any of the tenant groups. The range was from \$225 for the sharecroppers to \$592 for the owner

<sup>5</sup> Discussions of housing conditions in other rural areas may be found in the following bulletins: C. E. Lively, Family Living Expenditures on Ohio Farms, Bulletin 468, Ohio Agricultural Experiment Station, Wooster, Ohio, 1930, and J. O. Rankin and E. H. Hinman, A Summary of the Standard of Living in Nebraska Farm Homes, Bulletin 267, Nebraska Agricultural Experiment Station, Lincoln, Nebraska, 1932.

operators. The Whites lived in much better houses than the Negroes, the figures being \$453 and \$232, respectively.

Table 23

Percentage of Houses Rated Good, Fair, and Poor According to Tenure Status and Race

Tenure Status and Race	Number of Cases	Percentage Rated Good	Percentage Rated Fair	Percentage Rated Poor
All Households	629	34	40	26
Owners	302	44	40	16
Owners Additional	116	44	42	14
Owner Operators	186	43	39	18
Tenants	327	25	39	36
Cash Tenants	112	21	42	37
Share Tenants	178	28	38	34
Sharecroppers	37	19	35	46
Whites	601	35	40	25
Negroes	28	18	28	54

#### Condition of Houses

The findings of this study indicate that the farm people in the area surveyed did not have very desirable housing conditions. Many of the houses were old and in a poor state of repair. Many others were of poor construction. As Table 23 shows, for all of the 629 houses on which data were available 34 percent were rated "good." For the owners the percentage rated "good" (44) was much larger than for the tenants (25). For both of the owner groups the percentages were larger than for any of the tenant groups. As might be expected, the houses occupied by the sharecroppers were in worse condition than those of any other tenure group. According to race, the percentage of the houses of the Whites rated "good" (35) was much larger than for the Negroes (18).

As the Table shows, 26 percent of the 629 houses on which ratings were available were scored as "poor." The percentage for the owners (16) was much smaller than for the tenants (36). Both of the owner groups had smaller figures than any of the tenant groups. Here again, the houses occupied by the sharecroppers made the worst showing of any tenure group. The percentage for the Negroes (54) was more than twice as large as that of the Whites (25).

#### Rooms

As is shown by Table 24, for all of the 648 houses on which data were available the mean number of rooms was 4.5. The households, on the whole, were not greatly overcrowded, the mean number of rooms per person being 1.0. For all of the cases the mean number of rooms in use per house was 4.2. The reasons for not using all of the rooms were not obtained by the field enumerators. It may be that the unused parts of the houses were not fit for human occupancy. It is also possible that sufficient furniture was not available to equip the unused parts of the houses. The mean number of rooms heated was 2.2. For each of these four factors the figures for all of the tenant groups were smaller than for either of the owner groups. In every instance the figures for the Negroes was smaller than for the Whites.

#### Value of Household Goods

As is shown by Table 25, for all of the 649 households the mean value of household goods was \$111. The figure for the owners (\$138) was considerably larger than for the tenants (\$85). The figures for all of the tenant groups were smaller than for either of the owner groups. The range was from \$53 for the sharecroppers to \$147 for the owner operators. According to race, the figures were: Whites, \$112 and Negroes, \$85.

Table 24

Mean Number of Rooms per House, of Rooms per Person, of Rooms in Use per House, and of Rooms Heated per House According to Tenure Status and Race

Tenure Status and Race	Number of Cases	Mean Number of Rooms per House	Mean Number of Rooms per Person	Mean Number of Rooms in Use per House	Mean Number of Rooms Heated per House
All Households	648	4.5	1.0	4.2	2.2
Owners	313	4.9	1.2	4.6	2.3
Owners Additional	121	4.5	1.0	4.3	2.2
Owner Operators	192	5.2	1.3	4.7	2.4
Tenants	335	4.2	0.8	3.9	2.1
Cash Tenants	113	4.2	0.8	3.9	2.0
Share Tenants	186	4.4	0.9	4.1	2.1
Sharecroppers	36	3.1	0.6	3.0	2.0
Whites	620	4.6	1.0	4.3	2.2
Negroes	28	3.3	0.6	3.2	2.0

Table 25

Mean Value of Household Goods per Household According to Tenure  
Status and Race

Tenure Status and Race	Number of Cases	Mean Value of Household Goods
All Households	649	\$111
Owners	313	138
Owners Additional	121	124
Owner Operators	192	147
Tenants	336	85
Cash Tenants	113	85
Share Tenants	186	92
Sharecroppers	37	53
Whites	621	112
Negroes	28	85

#### Household Facilities

Data were available concerning possession of the following types of household facilities: pressure cooker, power washer, electricity, natural gas, running water, modern sewage disposal system, telephone, radio, and piano. As is shown by Table 26, the percentages of the 649 households possessing each of the facilities were: pressure cooker (32), power washer (16), electricity (3), natural gas (3), running water (4), modern sewage disposal system (2), telephone (34), radio (16), and piano (14). For every household facility the figure for the owners was much larger than for the tenants. Moreover, in every case the percentages for each of the owner groups equalled or exceeded those of any of the tenant groups. In all but two instances the percentages for the sharecroppers were smaller than for any other tenure group. For every facility the percentage for the Whites was larger than for the Negroes.



Table 26

Percentage of Households Possessing Certain Household Facilities According to Tenure Status and Race

Tenure Status and Race	Number of Cases	Percentage Possessing								
		Pressure Cooker	Power Washer	Electricity	Natural Gas	Running Water	Modern Sewage Disposal System	Telephone	Radio	Piano
All Households	649	32	16	3	3	4	2	34	16	14
Owners	513	42	20	5	5	7	3	50	22	20
Owners Additional	121	43	18	2	3	6	1	50	20	18
Owner Operators	192	41	22	7	6	8	5	51	23	21
Tenants	336	23	12	2	1	1	0	19	10	8
Cash Tenants	113	28	18	2	2	1	0	19	13	11
Share Tenants	186	23	11	2	1	1	1	23	10	6
Sharecroppers	57	5	0	0	0	0	0	0	3	8
Whites	621	33	17	4	3	4	2	36	16	14
Negroes	28	4	0	0	0	0	0	4	7	11

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## CHAPTER V

### SUMMARY AND CONCLUSIONS

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## CHAPTER V

## SUMMARY AND CONCLUSIONS

This study reports some of the findings of a field survey made by the Oklahoma Agricultural Experiment Station in the Stillwater Creek watershed during the Spring of 1934. The data were for the calendar year 1933.

The purpose of the present study was to present a quantitative analysis of the level of living of the households of the farm operators in the area under consideration. A sample of 649 households was used. Comparisons between the households were made on the basis of tenure status and race.

It was found that in respect to net wealth, gross cash income, and size of farm the figures for the owners exceeded those of the tenants and the figures for the Whites exceeded those of the Negroes.

Both the households and resident families of the tenants were larger than those of the owners. The Negro households and resident families were larger than those of the Whites. The owner male farm operators or male household heads were considerably older than the corresponding tenants. The White male farm operators or male household heads were somewhat older than the corresponding Negroes. The tenant male farm operators or male household heads married at an earlier age than the corresponding owners. The Negro male farm operators or male household heads married at a somewhat earlier age than the corresponding Whites.

The mean index of territorial mobility for the tenants was considerably larger than for the owners and the index for the Negroes was somewhat larger than for the Whites. With respect to the amount of formal education received the figures for both the tenant male farm operators or male

household heads and the tenant female household heads were slightly larger than those of the corresponding owners. It was found that both the White male farm operators or male household heads and the White female household heads had considerably more formal education than the corresponding Negroes.

The total value of the goods and services consumed was considerably larger for the owners than for the tenants. The total value of household living for the Whites was somewhat larger than for the Negroes. The same relationships were found for goods and services purchased and furnished.

Food took up a considerably larger part of the disbursements of the tenants than of the owners. A slightly larger part of the disbursements of the Whites than of the Negroes were used for food. Here it is necessary to again point out that there were only 28 Negro households in the sample. For this reason the comparisons of the racial groups may not be very meaningful.

Clothing took up a slightly larger part of the disbursements of the tenants than of the owners. A slightly larger part of the disbursements of the Whites than of the Negroes were used for clothing.

A somewhat greater part of the disbursements of the owners were used for household maintenance than for the tenants. Household maintenance took up a larger part of the disbursements of the Whites than of the Negroes.

Health took up a larger part of the expenditures of the owners than of the tenants. A greater part of the expenditures of the Negroes were used for health than for the Whites.

A slightly greater part of the expenditures of the owners were used for personal goods and services than for the tenants. Personal

goods and services took up a larger part of the expenditures of the Whites than of the Negroes.

Advancement took up a greater part of the expenditures of the owners than of the tenants. A considerably larger part of the expenditures of the Negroes than of the Whites were used for advancement.

A slightly larger part of the expenditures of the owners than of the tenants were used for automobiles. A greater part of the expenditures of the Whites than of the Negroes were used for automobiles.

The owners used a much larger amount of money for current investments than the tenants. The Whites used a somewhat larger amount of money for current investments than the Negroes.

The owners had higher participation rates in farmer's cooperatives, other farm organizations, women's clubs, and other women's organizations than the tenants. No very meaningful differences were found between the tenure groups when participation in religious organizations was analyzed. For participation in farmer's cooperatives, other farm organizations, and women's clubs the rates for the Whites were much larger than for the Negroes. The figure for the Negroes on participation in other women's organizations was slightly larger than for the Whites. The participation rates for the Negroes in religious organizations were much higher than for the Whites.

The housing conditions of the owners were, on every point studied, superior to those of the tenants. The housing conditions of the Negroes were, on every factor analyzed, inferior to those of the Whites.

From this study it appears that low income and tenancy are the most important factors making for poor living conditions on the farm; on the other hand, high income and ownership apparently tend to make for better living.

It is not probable that those farm households which used practically all of their income for current needs will be able to make any appreciable improvement in their socio-economic status.

It may be concluded that the level of living of the owner households surveyed was considerably higher than for the tenant households. It may also be concluded that the level of living of the White households surveyed was somewhat higher than for the Negro households.

## APPENDIX A

### DEFINITIONS OF TERMS



## APPENDIX A

## DEFINITIONS OF TERMS

Level of Living and Related Terms

Level of Living: The term level of living is defined as those goods and services that a family or a household consumes in a given period of time.

Standard of Living: The term standard of living is defined as those goods and services that a family or a household hopes to consume at some future time. In other words, it is a goal toward which the persons concerned are striving.

Norm of Living: The term norm of living is defined as those goods and services that a family or a household should consume. This goal is set by interested outsiders and represents what they believe the persons concerned should consume.

Cash Expenditures for Household Living: Cash expenditures for household living include the total amount of money spent for food, clothing, household maintenance, health, personal goods and services, advancement, and automobile and the value of food received in exchange for farm products. On the field schedule food purchased and food received in exchange for farm products were lumped together.

Value of Goods Furnished: Value of goods furnished includes the value of food and fuel produced and consumed at home and the value of clothing received from charitable organizations.

Total Value of Household Living: The total value of household living includes the total money value of the seven consumption items (food, clothing, household maintenance, health, personal, advancement, and automobile) analyzed in Chapter III. It includes the value of goods purchased, received in exchange for farm products, produced and consumed

at home, and received from charitable organizations.

Net Wealth: A farm operator's net wealth is the value of all of his assets less the amount of all of his liabilities.

Gross Cash Income: Gross cash income is the total amount of money received by all of the members of the household. The source of the income was not taken into consideration. It was not possible to obtain net cash income figures because of incomplete information concerning the farm business.

#### Household and Related Terms

Household: "By household is meant all of the persons living together in a domicile who habitually reside there; that is, who usually share the same table and sleep in the domicile. Households, therefore, include the members of the immediate family of husband, wife, and children living at home, together with other relatives, roomers and boarders, and employees such as housekeeper and farm laborer, who eat and sleep in the home."<sup>1</sup>

Family: "The family is defined as that group which includes the husband and wife or a husband or a wife and their biological or legally adopted children. The bond of the family is the husband-wife relationship, and the husband and wife, together with their biological or legally adopted children, compose it."<sup>2</sup>

Resident Family: "It is defined as that group of persons including a husband and wife or a husband or a wife and their biological or legally adopted children, habitually residing in the domicile; that is, usually

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<sup>1</sup> W. A. Anderson, The Composition of Rural Households, p. 3, Bulletin 713, Cornell University Agricultural Experiment Station, Ithaca, New York, 1939.

<sup>2</sup> Ibid, p. 3.

sharing the same table and sleeping in the domicile. Thus, sons or daughters having their own homes, for example, are not members of the resident family, though they are members of the biological family."<sup>3</sup>

Male Household Head: The male household head is the male household member who is either in charge of the farm enterprise or, in case the farm operator is a female, is the oldest male in the household. No persons under 15 years of age were counted as household heads.

Female Household Head: The female household head is the female household member who is in charge of the home. No persons under 15 years of age were counted as household heads. In a few cases the female household head was also the farm operator.

Male Resident Family Head: The male resident family head is the male resident family member who is either in charge of the farm enterprise or, in case the farm operator is a female, is the oldest male in the resident family. No persons under 15 years of age were counted as resident family heads.

Female Resident Family Head: The female resident family head is the female member of the resident family who is in charge of the home. No persons under 15 years of age were counted as resident family heads. In a few cases the female resident family head was also the farm operator.

#### Farm Operator

Farm Operator: A farm operator is a person of any age or sex who lives on the land which he farms and directs the farming activities.

#### Tenure Groups

Farm Owner: A farm owner is a farm operator who owns part or all

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<sup>3</sup> Ibid, pp. 3-4.

of the land which he operates. He may or may not have the land mortgaged. The amount of mortgage, if any, is not considered in this study. The two classes of farm owners are owners additional and owner operators.

Owner Additional: An owner additional is a farm operator who owns part of the land which he operates and rents the remainder. He may be a cash tenant, share tenant, or sharecropper in relation to the land which he hires.

Owner Operator: An owner operator is a farm operator who owns all of the land which he farms.

Farm Tenant: A farm tenant is a farm operator who hires the farm which he operates, paying for the use of the farm either by a share of the crop which he produces or by a cash payment or both. The three classes of farm tenants are cash tenants, share tenants, and sharecroppers.

Cash Tenant: A cash tenant is a farm tenant who pays a fixed amount of money for the use of the farm which he operates. A cash tenant usually furnishes his own work animals, farm machinery, seed, etc.

Cash and Share Tenant: A cash and share tenant is a farm tenant who cash rents part of the land which he operates and share rents the remainder. The combined cash and share tenant category has not been used in the present study. A farmer cash renting some land and share renting additional land has been included in the category under which he operates most of his land. For example, a tenant operating 60 acres on a cash basis and 80 acres on a share basis was counted as a share tenant. A farmer operating equal amounts of land on cash and share terms was counted in the higher category, e. g., a tenant operating 80 acres on a cash basis and 80 acres on a share basis was counted as a cash tenant.

Share Tenant: A share tenant is a farm tenant who pays a fixed percentage of the cash crops which he produces for the use of the land. A share tenant usually furnishes his own work animals, farm machinery, seed, etc.

Sharecropper: A sharecropper is a farm tenant who pays a fixed percentage of the cash crops which he produces for the use of the farm. The landlord usually furnishes his sharecroppers with work animals, farm machinery, seed, etc. In addition, it is not unusual for the landlord to furnish his sharecroppers with food and other consumption goods.

APPENDIX B

THE FIELD SCHEDULE

# 1933 FARM CENSUS OF STILLWATER CREEK AREA

Department of Agricultural Economics, Oklahoma Agricultural and Mechanical College

County \_\_\_\_\_ Section \_\_\_\_\_ Twp. \_\_\_\_\_ Location \_\_\_\_\_ Date \_\_\_\_\_ Kinship to landlord \_\_\_\_\_  
Operator \_\_\_\_\_ P. O. \_\_\_\_\_ Landlord \_\_\_\_\_ P. O. \_\_\_\_\_

CROP YEAR, 1933

Items	Production			Operator's sales			On hand			Year ago			L. L. sales	
	Acres	Yield	Total	Amount	Price	Value	Amount	Price	Value	Amount	Price	Value	Amount	Value
Cotton lint														
Cotton seed														
Corn														
Kafir														
Wheat														
Oats														
Gov't. check														
Alfalfa														
Wild hay														
Sorghum														
Cowpeas-														
soybeans														
Orchard-														
garden														
Crops in ground	X	X	X	X	X	X							X	X
Crops, total		X	X	X	X		X	X		X	X		X	
Pasture	Acres this farm:			Distance to:						Acres terraced before 1934				
Waste	Owned _____			Trade center-Dirt _____ Gr. _____ Pav. _____						_____				
Farmstead and roads	Cash rented _____			School - Dirt _____ Gr. _____ Pav. _____						Legumes grown in 1933:				
TOTAL	Share rented _____			Church - Dirt _____ Gr. _____ Pav. _____						Total acres _____ Kind _____				



# LIVESTOCK 1933

Items	On hand			Sold			Purchased			Year ago			Died	Home Use	
	No.	Price	Value	No.	Price	Value	No.	Price	Value	No.	Price	Value	No.	No.	Value
Cows, milk															
Cows, beef															
Heifers															
Bulls															
Calves ( )															
Horses															
Mules															
Colts ( )															
Sows															
Boars															
Pigs ( )															
Sheep															
Chickens															
TOTAL	X	X		X	X		X	X		X	X		X	X	

## MISCELLANEOUS RECEIPTS 1933

Items	Cash		Home use	
	Amount	Value	Amount	Value
Cream and milk				
Eggs				
Fruits and vegetables				
Wood and fuel				
Wool and hides				
Breeding fees				
Insurance receipts				

Items	Cash	
	Amount	Value
Pasturage		
Royalty and oil lease		
Machinery sold		
Labor off farm		
Trucking		
OTHER		
TOTAL		

# FARM INVENTORY, 1933

Items	Operator		Landlord	
	Now	Year ago	Now	Year ago
Land -- acres				
Improvements				
Real estate				
Tractor				
Truck				
Auto				
Machinery				
Harness				
Supplies				
Livestock				
Crops				
TOTAL				

# LABOR 1933

Items	Months	Rate	Value	Cash cost of board
Hired by month				
Day				
Contract				
TOTAL				
Family				x
Operator				

# OUTSIDE INCOME, 1933

Rents received (net) \_\_\_\_\_  
 Dividends and interest \_\_\_\_\_  
 Royalties and leases \_\_\_\_\_  
 Gifts and inheritance \_\_\_\_\_  
 Other \_\_\_\_\_

# NON-FARM INVENTORY Jan. 1934 value

Savings and cash \_\_\_\_\_  
 Shares, bonds, etc. \_\_\_\_\_  
 Paid-up life insurance \_\_\_\_\_  
 Other real estate \_\_\_\_\_  
 Accounts receivable \_\_\_\_\_  
 All other assets \_\_\_\_\_  
 Total non-farm assets \_\_\_\_\_  
 Total assets \_\_\_\_\_

# DEBTS

Open accounts \_\_\_\_\_  
 Notes and mortgages \_\_\_\_\_  
 Other debts \_\_\_\_\_  
 Total \_\_\_\_\_  
 Net worth \_\_\_\_\_

Remarks, cropper, etc.

\_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_

## CASH FARM EXPENDITURES 1933

Item	Operator	Landlord
<b>Improvements:</b>		
New buildings	\$	\$
Repairs on buildings		
Fencing and repairs		
Terracing		
<b>Crop expenditures:</b>		
Seed purchased		
Ginning and sacks		
Twine and threshing		
Hay baling		
Spraying		
<b>Livestock expense:</b>		
Feed and salt		
Hay and pasture		
Harness expense		
Breeding fees		
Veterinary fees		
<b>Tractor expense</b>		
<b>Machinery and implements:</b>		
New, purchased		
Old, repairs, etc.		
Trucking and express		
Taxes		
Interest and cash rent		
Insurance on buildings and crops		
All other farm expenses		
Total farm expense		

## CAR EXPENSE 1933

Kind of car \_\_\_\_\_ Yr. bought \_\_\_\_\_

Model of car \_\_\_\_\_ Cost \_\_\_\_\_

Gasoline \_\_\_\_\_

Oil and grease \_\_\_\_\_

Tires, tubes and repairs \_\_\_\_\_

Repairs on motor \_\_\_\_\_

Painting and body repairs \_\_\_\_\_

License \_\_\_\_\_ Fines \_\_\_\_\_

Insurance or damages \_\_\_\_\_

Payments on purchase price \_\_\_\_\_

Accessories \_\_\_\_\_

Any other car expense \_\_\_\_\_

Total car expense \_\_\_\_\_

Percent farm use \_\_\_\_\_ Personal use \_\_\_\_\_

Figure gasoline and oil costs on basis of total mileage driven at average rate of consumption.



# HOUSEHOLD OPERATION EXPENDITURES 1933

House: No. rooms \_\_\_\_\_ Rooms in use \_\_\_\_\_ Rooms heated \_\_\_\_\_ Type of heating \_\_\_\_\_ Kind of fuel \_\_\_\_\_

Building material: Brick \_\_\_\_\_ Stone \_\_\_\_\_ Lumber \_\_\_\_\_ Log \_\_\_\_\_ Other \_\_\_\_\_

Condition of house \_\_\_\_\_ Insurable value of house \$ \_\_\_\_\_ Value of household goods \$ \_\_\_\_\_

Item	Kind	Cost	Item	Expenditures during year
Repairs on house			Estimated grocery bill (Including amount ex- changed for farm pro- ducts)	
Bedding			Estimated clothing ex- pense -- Man	
Furniture			Wife	
Kitchen utensils			Children	
Canning equipment			Red Cross clothing	
Laundry equipment & supplies			All other	
Musical instruments			Totals	
Radio			Modern conveniences used:	
Electric equipment			Automobile _____ Running water _____	
Gas equipment			Telephone _____ Sewerage _____	
Electricity cost			Radio _____ Pressure cooker _____	
Gas cost			Gas _____ Power washer _____	
Wood, coal and other fuel			Electricity _____	
Hired help in home			Piano _____	
Insurance on household goods				
Telephone				

# OTHER ADVANCEMENT EXPENDITURES

<u>Reading</u>	<u>Number bought</u>	<u>Money spent</u>	<u>Travel (train or bus, etc.)</u>	<u>Amount spent</u>
Books	_____	_____	Church	_____
Magazines	_____	_____	Charity	_____
Daily papers	_____	_____	Clubs and organizations	_____
Farm journals	_____	_____	Movies and amusements	_____
Local papers	_____	_____	Lodges (not counting ins.)	_____
Religious papers	_____	_____	Others of this class	_____
All others	_____	_____	Total	_____
Total	_____	_____	Personal and miscellaneous (not included elsewhere)	_____
Library books read	_____	_____	Gifts	_____
Investment expense			Jewelry	_____
Life insurance		\$ _____	Toilet articles	_____
Stocks, bonds, shares, etc.		_____	Candy	_____
Farm mortgage payments		_____	Tobacco	_____
Other property		_____	Photography	_____
Improvements and other property		_____	Barber	_____
All other taxes not on this farm		_____	Spending money	_____
Other investment		_____	All other	_____
Total investment		_____	TOTAL	_____

**FAMILY**

Race \_\_\_\_\_

Color \_\_\_\_\_

Members of family (Start persons now living here)	Age now (circle deaths at age deaths occurred)	Age at marriage (First time)	Last grade finished in school (circle if not in school now)	Time spent by child over 21 on this farm last year	Occupation or tenure of fathers-in-law of married children	Member of church 1/ (Give age at time of joining church)	Attendance per month		Place of residence of children not at home (C.T.F.V.) 2/	Place of birth (C.T. F.V.) 2/	Occupation of adult children (married daughter's husbands)
							Church	Young people's meetings and Sunday School			
Man											
Wife											
S. D.											
S. D.											
S. D.											
S. D.											
S. D.											
S. D.											
S. D.											
S. D.											
S. D.											

1/ If not church member place a figure (X) in space. 2/ City, Town, Farm, Village.

**OTHERS WHO LIVE IN HOME**

Sex	Age	Months in home	Relationship	Room	Board	Clothing	Paid wages	Do they pay to family (details)	Have they been employed elsewhere (details)

## HEALTH AND EDUCATION EXPENDITURES

Items	Cost
Doctor	\$
Hospital	
Nurse	
Dentist	
Oculist and glasses	
Patent medicines and other drugs	
Prescriptions	
Births	
Deaths	
Cemetery expense	
Accidents	
Total	

Education	Money spent
School books	
Special tuition	
College expense	
Music lessons	
Extension course	
TOTAL	

## OPERATOR'S TENURE HISTORY

- Place principally reared \_\_\_\_\_ Occupation or tenure of operator's father \_\_\_\_\_ Occupation or tenure of wife's father \_\_\_\_\_
- Age at beginning work for himself \_\_\_\_\_ 3. Number of years worked as farmhand \_\_\_\_\_ Cropper \_\_\_\_\_ Share or cash tenant \_\_\_\_\_ Non-agricultural work \_\_\_\_\_  
(Give exact type of work)
- Inheritance, gifts, amounts and dates received \_\_\_\_\_

When farm was bought, who sponsored mortgage, relatives, friends, bankers

- How many years have you lived on this farm \_\_\_\_\_ ? Other farms \_\_\_\_\_ ? In town \_\_\_\_\_ ? How many times have you moved from farm to farm \_\_\_\_\_ Between farm and town \_\_\_\_\_

## ORGANIZATIONS

	Times attended
4-H Club participation	
Women's club participation	
Other organizations: P. T. A., etc.	
Products sold cooperatively	
Products sold community sales	
Membership in what cooperatives	
Membership in what farm organizations	



### CHANGES OF POSITION, TENURE, AND WEALTH OF OPERATOR

[illegible]

APPENDIX C

DISCUSSION OF TERMINOLOGY IN THE FIELD OF LEVELS OF LIVING

## APPENDIX C

## DISCUSSION OF TERMINOLOGY IN THE FIELD OF LEVELS OF LIVING

The following comments by Zimmerman<sup>1</sup> on terminology in the field of levels of living are pertinent to this study:

It is significant that whereas most of the early studies in this field were called "cost of living" studies, today the term "standard of living" is being used increasingly to describe them, and an examination of the different studies in which it is used reveals the fact that it is variously used, often in the same paper. Three different uses of it can be singled out, as follows:

A. A content of living that a population group more or less insists upon. Professor H. J. Davenport's definition is of this type: "a level of consumption so fixed in habit that any falling short is felt as a privation" (Economics of Enterprise). Likewise Dr. Richard T. Ely's: "The number and character of wants which a man considers more important than marriage and family" (Outlines of Economics). Also the formal definition given by Dr. Hoyt in her paper at the St. Louis meetings: "those goods and services, and the manner of using them, which an individual or group considers essential for its well-being." Of these three, Professor Davenport's is most explicit as to why the various things making up the content of living are insisted upon—he attributes it to the force of habit (and custom, no doubt). But perhaps he is too explicit—perhaps some of the insistence is conscious and rational, even based upon an analysis of the problem; perhaps it takes its origin from observation of other groups faring better than it; perhaps it is based on bitter experience with trying to live upon an inadequate plane or level. Historically, habit and custom surely have been by far the strongest supports for a standard of living, as above defined. No doubt they still hold this position in most parts of the world. But with society in as rapid a flux as since 1910 in the United States, the other social forces named have played an important part.

But it is still possible to define standards of living as an "accustomed content of living," in which case all forces except habit and custom are ruled out. Some would surely do this.

Dr. Ely's definition is most explicit in stating the degree of insistence. Any given item in a content of living is part of the standard of living only if men will postpone marriage and family in the want of it. Most will agree that this is too explicit a statement. For example, one studying agricultural economy might say that a content of rural living such as needed to keep a proper number and quality of people on farms could be interpreted as the rural standard of living. All that Professor Davenport

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<sup>1</sup> C. C. Zimmerman, "Objectives and Methods in Rural Living Studies," Journal of Farm Economics, 9: 224-228, 1927.



requires is that group feels privation. This is a better phrase than Dr. Hoyt's "considers essential," which suggests rationality too much. Probably this part of the definition can be left out altogether--let any degree of insistence whatever suffice.

No research projects in rural standard of living defined strictly in this way have thus far been undertaken so far as the writer knows. There is no reason why they should not be undertaken. Working along this line would involve discovering if possible whether any certain content of living can be defined which any rural group in any area insists upon with any degree of uniformity or firmness, and what the alternatives are in case these wants are not supplied--what parts of the content of living are dropped out or modified, To what extent marriage is postponed? To what extent size of family is affected? What changes in rate of rural migration follow? We might discover, as some are saying these days, that in a society such as ours there is no longer uniformity enough nor insistence enough to warrant our continuing the above concept in our stock in trade.

B. The second use of the term standard of living has been given to us by the Home Economics group--it is a content of living which a population group needs or should have for its welfare. The essence of the first definition is "what the group itself feels is necessary." The essence of this second definition is "what some supposedly better informed outside agencies know or believe to be necessary." The home economics workers have come naturally enough upon this use of the term. They have always spoken of "food standards," meaning an amount and balance of foods needed to keep the body and mind in good working condition; and similarly of "clothing standards" and "housing standards." These home economists propose to tell us eventually just what sort of food, clothing, heat, light, air, house furnishing and leisure allowance a farm family needs in order to live properly. Recently certain of the sociologists with true reforming zeal have taken to this concept of standard of living and propose to tell us all of the above, and in addition the allowance of amusement, social contacts, religion, education and health we should have.

The writer is disposed to make the following observations concerning this use of the term "standard of living:"

1. It would be more consistent with former home economics practice, and less likely to produce confusion of thinking in the minds of the many people used to the conventional definition of standard of living, if the expression "living standards" was used for this second concept.

2. It is very easy to exaggerate the possibilities of really scientific work along this line. Even with "food standards," while it is possible to determine what quantities of what food elements are needed for a human body of certain weight doing a certain amount of work per day in an atmosphere of a certain temperature, it is not possible to say how much that individual should spend per day for food. Starches, proteins and vitamins can be bought in vastly different forms with a wide range in costs depending upon the habits, tastes and pocketbook of the individual. The most nearly scientifically accurate concept of a food standard in the

economic sense is the minimum price at which the necessary food elements for such a standard can be bought in any form. But such a concept has only limited use except in collective wage bargaining. Most families in the United States spend considerably more than this amount on food. They have the money, and they want to spend some more of it in this way. Some spend much more in this way than others. Who can say how much is the scientifically right amount to spend on food under such circumstances? With clothing standards and housing standards, these same difficulties are present in more pronounced form.

There is a body of physical and chemical and physiological information that can be developed relative to the physical needs of the body, all of which is very useful in analyzing the actual consumption of individual families, especially of families near to subsistence living. Does the family have enough green food in its diet? Does it have enough air and light? But this does not get us very far in explaining or guiding the expenditures of families of the ordinary sort.

The empirical procedure of finding out how people in different circumstances are spending their incomes and what factors are associated with different ways of spending incomes, while much worth while doing, is, after all, only science of a sort.

Such information, summarized in the form of average absolute amounts, and average percentages of the total budget, spent for various purposes and under various circumstances, is of some value to the individual family in analyzing its own expenditures. But such averages can never serve as a complete guide. A "standard" which is to serve as a guide must surely be something a good deal better than the average. It should represent the practices of the best few, not a mixture of the practices of both good and bad, as in an average. Some way must be found of determining a wiser use of income than the average way of using it. Young women who have spent four years in a home economics course who cannot do a better job of dividing their incomes between food, clothing, rent, etc., than the way that several hundred ordinary folks with the same income do it on the average, cannot be said to have acquired much of immediate personal value from their training.

C. Standard of living is being used increasingly these days simply to mean content of living without any reference to its being felt as necessary by the group, or being thought to be necessary for their welfare by somebody else. It is so used by Dr. Kirkpatrick for the most part in his later studies, for example, in "The Farmer's Standard of Living." (Bulletin 1466, page 2. Also see pages 1-2 of No. 1214, "Family Living in Farm Homes," for an example of use in the second sense). The only issue debated when this concept is in mind is what content shall be included, whether simply material goods and services as such, or the non-material in addition. There really is no debate here--all agree that both should be included, if some way can be found of measuring them. Some talk of putting it all on a basis of "psychic satisfactions." But this is impossible, as any psychologist will explain.

Those who make studies of this kind are for the most part concerned simply with describing accurately the content of living of the group

investigated. This includes, of course, pointing out the variations between the content of living of different families, and as far as possible the circumstances that seem to be associated with these variations. Some attention is given to the use of the averages obtained as standards or guides, but this phase has never been really developed in any of the studies.

There can be no objection to studies made on this basis. The only question is as to the name chosen for them. Would it not be much better simply to call them studies in "rural living?" They surely are not "standard of living" studies in the most commonly accepted sense of that term, the one first named above. And in place of "standard of living" as a name for such a concept, why not use the simple term, "living content?" The next step will be to get a substitute for "standard of living" as a name for the first concept. The most serious evil connected with the problem is the confusing of the three above named uses of the term standard of living.

The concept "standard of living" as used by the present writer is approximately the same as that given by Zimmerman under "A" above; the term "norm of living" as used in the present study is quite similar to Zimmerman's "B" category; and the expression "level of living" as used in this paper is about the same as that given by Zimmerman under "C" above.



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